AN INVESTIGATION INTO RESIDENTIAL DESEGREGATION -
A CASE STUDY IN THE DURBAN FUNCTIONAL REGION

by

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of Arts in the Department of Geography ;
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DEDICATION

Dedicated at the Lotus Feet of my Beloved Bhagavan Sri Sathya Sai Baba without whose love and spiritual guidance this work would not have been possible.
ACKNOWLEDGMENTS

I wish to place on record my sincere thanks and gratitude to the following persons:

1. My supervisor Professor D.V. Soni of the Department of Geography, University of Durban Westville, for his professional guidance.

2. Mr Prea Banwari who spent many painstaking hours to ensure that this dissertation is professionally presented.

3. My dear wife Roshnie and son Neshaydin who lovingly remained housebound during the holiday period so that I could complete this task.

God bless you all.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDICATION</td>
<td>i</td>
</tr>
<tr>
<td>ACKNOWLEDGMENTS</td>
<td>ii</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>iii</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>vii</td>
</tr>
<tr>
<td>CHAPTER ONE : INTRODUCTION</td>
<td>1</td>
</tr>
<tr>
<td>CHAPTER TWO : METHODOLOGY</td>
<td>5</td>
</tr>
<tr>
<td>2.1 Aim</td>
<td>5</td>
</tr>
<tr>
<td>2.2 Objectives</td>
<td>5</td>
</tr>
<tr>
<td>2.3 Hypotheses</td>
<td>5</td>
</tr>
<tr>
<td>2.4 The Study Area</td>
<td>7</td>
</tr>
<tr>
<td>2.4.1 The Borough of Queensburgh</td>
<td>9</td>
</tr>
<tr>
<td>2.4.2 Bellair-Sea View-Hillary</td>
<td>10</td>
</tr>
<tr>
<td>2.4.3 Reasons for the choice of the study area</td>
<td>12</td>
</tr>
<tr>
<td>2.5 The Research Method</td>
<td>13</td>
</tr>
<tr>
<td>2.5.1 The Use of Rateable Values and Classifications</td>
<td>13</td>
</tr>
<tr>
<td>2.5.2 The Use of the Questionnaire</td>
<td>14</td>
</tr>
<tr>
<td>2.5.2.1 Questionnaire to Estate Agents</td>
<td>15</td>
</tr>
<tr>
<td>2.5.2.2 Questionnaire to Residents</td>
<td>16</td>
</tr>
<tr>
<td>2.5.2.3 Limitations of the Questionnaire Method and Other Strategies Used</td>
<td>17</td>
</tr>
<tr>
<td>CHAPTER THREE : THEORETICAL FRAMEWORK</td>
<td>19</td>
</tr>
<tr>
<td>3.1 Introduction</td>
<td>19</td>
</tr>
<tr>
<td>3.1.1 From Segregation to Apartheid :</td>
<td>19</td>
</tr>
<tr>
<td>A Historical Overview</td>
<td>19</td>
</tr>
<tr>
<td>3.1.2 Racism versus Segregationism</td>
<td>26</td>
</tr>
<tr>
<td>Section</td>
<td>Title</td>
</tr>
<tr>
<td>---------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>3.2</td>
<td>The Housing Market and Property Valuation</td>
</tr>
<tr>
<td>3.2.1</td>
<td>The Structure and form of the Urban Housing Market</td>
</tr>
<tr>
<td>3.2.1.1</td>
<td>Housing sub-markets in the Apartheid City</td>
</tr>
<tr>
<td>3.2.1.2</td>
<td>Residential property price distortions in the Apartheid City</td>
</tr>
<tr>
<td>3.2.1.3</td>
<td>Post-apartheid housing sub-markets and property prices</td>
</tr>
<tr>
<td>3.2.2</td>
<td>Shaping the Housing Market Process</td>
</tr>
<tr>
<td>3.2.2.1</td>
<td>The Managerialist Perspective</td>
</tr>
<tr>
<td>3.2.2.1.1</td>
<td>Estate Agents</td>
</tr>
<tr>
<td>3.2.2.1.2</td>
<td>Financial Institutions</td>
</tr>
<tr>
<td>3.2.2.1.3</td>
<td>State Intervention</td>
</tr>
<tr>
<td>3.2.2.1.4</td>
<td>Developers and Builders</td>
</tr>
<tr>
<td>3.2.2.1.5</td>
<td>The Property Valuator</td>
</tr>
<tr>
<td>3.2.2.2</td>
<td>The Structuralist Approach</td>
</tr>
<tr>
<td>3.3</td>
<td>Behavioural and Ethnic Constraints on Desegregation</td>
</tr>
<tr>
<td>3.3.1</td>
<td>The Behaviouralist Approach</td>
</tr>
<tr>
<td>3.3.2</td>
<td>Ethnic or Cultural Constraints</td>
</tr>
<tr>
<td>3.4</td>
<td>Case Studies of Residential Desegregation</td>
</tr>
<tr>
<td>3.4.1</td>
<td>Case Study : Harare</td>
</tr>
<tr>
<td>3.4.2</td>
<td>Case Study : Windhoek</td>
</tr>
<tr>
<td>3.5</td>
<td>Conclusion</td>
</tr>
</tbody>
</table>

**CHAPTER FOUR : SUMMARY OF FINDINGS**

<table>
<thead>
<tr>
<th>Section</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1</td>
<td>Racio-spatial analysis of Sales</td>
<td>75</td>
</tr>
<tr>
<td>4.1.1</td>
<td>The Borough of Queensburgh</td>
<td>75</td>
</tr>
<tr>
<td>4.1.1.1</td>
<td>Spatial analysis of In-Migration</td>
<td>75</td>
</tr>
<tr>
<td>4.1.1.2</td>
<td>Racial analysis of In-Migration</td>
<td>79</td>
</tr>
<tr>
<td>4.1.2</td>
<td>Bellair-Sea View-Hillary</td>
<td>80</td>
</tr>
<tr>
<td>Section</td>
<td>Page</td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------</td>
<td></td>
</tr>
<tr>
<td>4.1.2.1 Spatial Analysis of In-migration</td>
<td>80</td>
<td></td>
</tr>
<tr>
<td>4.1.2.2 Racial Analysis of In-migration</td>
<td>83</td>
<td></td>
</tr>
<tr>
<td>4.2 The role of the estate agents</td>
<td>84</td>
<td></td>
</tr>
<tr>
<td>4.2.1 General Details and tasks of the Estate Agents</td>
<td>84</td>
<td></td>
</tr>
<tr>
<td>4.2.2 Details of sellers or out-migrants</td>
<td>85</td>
<td></td>
</tr>
<tr>
<td>4.2.3 Details of buyers or in-migrants</td>
<td>89</td>
<td></td>
</tr>
<tr>
<td>4.2.3.1 Racial Analysis of In-migrants</td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>4.2.3.2 Racial-Spatial Analysis</td>
<td>91</td>
<td></td>
</tr>
<tr>
<td>4.2.3.3 Estate Agents' Basis for Determining Sub-areas</td>
<td>94</td>
<td></td>
</tr>
<tr>
<td>4.2.3.4 The Rate of Non-White In-migration</td>
<td>95</td>
<td></td>
</tr>
<tr>
<td>4.2.4 The acquisition of finance for buyers</td>
<td>97</td>
<td></td>
</tr>
<tr>
<td>4.3 Report on in-migrants</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>4.3.1 Socio-Economic Characteristics</td>
<td>99</td>
<td></td>
</tr>
<tr>
<td>4.3.2 Particulars of previous residence of in-migrants</td>
<td>104</td>
<td></td>
</tr>
<tr>
<td>4.3.3 The House Search : Spatio-temporal Aspects</td>
<td>107</td>
<td></td>
</tr>
<tr>
<td>4.3.4 Reasons for In-migration</td>
<td>111</td>
<td></td>
</tr>
<tr>
<td>4.3.5 Level of Satisfaction</td>
<td>112</td>
<td></td>
</tr>
</tbody>
</table>

**CHAPTER FIVE : EVALUATION**

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 The Impact of the Post-apartheid housing market on Desegregation</td>
<td>115</td>
</tr>
<tr>
<td>5.1.1 Sub-markets</td>
<td>115</td>
</tr>
<tr>
<td>5.1.2 The impact of the singular market</td>
<td>120</td>
</tr>
<tr>
<td>5.2 The effects of the behaviours and attitudes of non-white buyers on the desegregation process</td>
<td>123</td>
</tr>
<tr>
<td>5.2.1 The aspiration region</td>
<td>124</td>
</tr>
<tr>
<td>5.2.2 Accessibility</td>
<td>125</td>
</tr>
<tr>
<td>5.2.3 Affordability</td>
<td>126</td>
</tr>
<tr>
<td>5.2.4 Ethnic factors</td>
<td>127</td>
</tr>
<tr>
<td>5.3 The attitudes of in-migrants towards desegregation</td>
<td>130</td>
</tr>
</tbody>
</table>
5.4 The effects of the managerialists on the desegregation process
5.4.1 The role of the estate agents
5.4.2 The role of the developer
5.4.3 The role of the state

CHAPTER SIX: CONCLUSION

References

Appendix I: Questionnaire to estate Agents
Appendix II: Questionnaire to in-migrants
ABSTRACT

A number of mechanisms were used in the past to racially divide South Africa's population, among them, the most notable being the Group Areas Act. Apartheid was more than just the physical separation of race groups. It was supported by an apparatus designed to inequitably provide and distribute social amenities, education, housing etc. In addition, it was a psychological exercise designed to enforce the notion of white superiority on the people.

Now that the Group Areas Act has been repealed, the racio-spatial patterns of the South African city are expected to change as the doors of the previously prohibited residential areas become "open" to all South Africans. The following dissertation is concerned with the residential desegregation process. Its central argument is that the practice of segregation stretches far beyond the limits of the law. Informal processes will replace formal legislation so that the segregation of the South African population will continue. The main focus of the argument is that in the post-apartheid period, disadvantages based on income will have the same effect as the differences based on race did, in the old South Africa. Affordability will play a major role in determining who gets access to the housing stock in the "White" residential areas of the old South Africa.

Estate agents, the state, and the development companies will be amongst the key actors in determining not only who gets access
to middle income housing but also in the new racial-spatial patterns that are likely to develop in the residential areas of South Africa's cities. Lastly, desegregation is about getting people of different cultures, religions, and ethnic backgrounds together to live as a single integrated community - a difficult task in a society in which decades of separation have made us virtual strangers.

The study, which was conducted in the Borough of Queensburgh and the Bellair-Sea View-Hillary areas, has revealed that, as a result of the reasons mentioned in the preceding paragraphs, the rate of residential desegregation has been slow. Also, the old forms of segregation are being replaced by new forms in the shape of ethnic pockets within the former "white" residential areas.
The spatial consequences of racism as ideology in South Africa has been the focus of a variety of studies. As an ideology, racism has provided "... a reservoir of imagery and justifications for those who believe or wish others to believe that variations in appearance have some biologically rooted social or behavioural significance and may be used as a basis on which to include or exclude individuals when opportioning rewards, opportunities, and life chances." (Smith, S.J. ; 1989 : 5). Such an ideology, adopted by the White National Party Government of the old South Africa, was the justification to differentially disperse material resources according to "physical" criteria. The Group Areas Act legitimated the development of racially homogeneous residential pockets and was part of a policy designed to "develop" South Africans separately. Separate development also meant the inequitable provision and distribution of education and health facilities, social amenities etc. for the various race groups.

Presently, major social changes are occurring in South Africa, inspired by changes in the political system, levels of education and political awareness, economic conditions etc. These are a precursor to other changes. To the urban or social geographer, the importance of such changes lie in their ability to alter the existing spatial environment in which they occur. One result of these changes is the repeal of the Group Areas Act.
On the 30 June 1991, the Abolition of Racially Based Land Measures Act (No. 108 of 1991), effectively repealed the Group Areas Act. According to the Act "Any by-law which discriminates on the ground of race, colour or religion or is grossly unfair shall be of no force and effect." (Government Gazette ; 28 June 1991 : 48). For the spatial scientist this meant that new residential patterns would be emerging in the South African city, as the population braced itself for the desegregation process.

This dissertation is an analysis of the desegregation process in so far as it applies to a middle income former white residential suburb in the Durban Functional Region. The Borough of Queensburgh as well as the Hillary-Bellair-Sea View district has been the chosen area of study. The central argument is that racial segregation of the Group Areas era will be replaced, not by desegregation, but rather, by new patterns of segregation that will occur within residential areas. The following constitutes the justification for the argument :

1. The relative homogeneity of the majority of the former white residential areas will be maintained as discrimination on the basis of race will give way to disadvantage on the basis of income and wealth (Cohen,R. ; 1986 : 84). The ability to afford a house will therefore play a vital role in the desegregation process.

2. The new patterns of segregation will partly result from the actions (consciously or otherwise) of urban housing "agents"
such as the government, estate agents, and property developers.

3. The psychological impact of decades of apartheid legislation reveals itself in the form of an inward consciousness of intolerance towards or acceptance of people of other races. Ethnicity and culture are likely to replace race in the perpetuation of residential segregation.

4. Segregation is a more adaptable, flexible, and resilient doctrine than racism as an instrument of White supremacy. (Smith, S.J.; 1989: 17)

Many studies by South African social scientists on Group Areas legislation and its demise, have focussed on possible changes to the socio-spatial residential patterns e.g. Bernstein, A. and McCarthy, J.: 1990; Christopher, A.J.: 1991; Schlemmer and Stack: 1990. These studies are largely speculative in so far as they provide hints to possible changes in a forthcoming era. Now that we are in the midst of the era of racial desegregation there is a need for a change in the focus of the research on the socio-spatial structure of South African cities. This constitutes the point of departure of the present study from those carried out in the past.

The dissertation is presented in six chapters. This chapter provided some introductory remarks, providing a broad conceptual framework of the study as well as the justification for the study.
Chapter Two presents the methodology. It provides the aim, objectives and the hypotheses of the study. It goes on to describe the study area and provide an insight as to why the study area was chosen. The chapter concludes with a description of the research methods and comments on the problems that the investigator experienced in trying to gather the raw data.

Chapter Three provides an overview of the theoretical foundations of the study. Apart from drawing on a variety of primary and secondary sources, it presents case studies of emergent residential patterns in countries that have had a history of segregationist practices. Chapter Four presents a summary of the findings.

The data is evaluated in Chapter Five. In the concluding chapter an attempt is made to ascertain whether the hypotheses have been accepted or not and to provide some concluding comments on the study.
CHAPTER TWO: METHODOLOGY

2.1 AIM

The aim of the study is to investigate the residential desegregation process in a part of the Durban Functional Region (DFR). It focuses specifically on the movement of "non-whites" into the former "white" residential areas, in the post Group Areas period.

2.2 OBJECTIVES

The following constitute the specific objectives of the study.

2.2.1 To assess the rate of residential desegregation.

2.2.2 To assess the role of "actors" such as estate agents and the government in the desegregation process.

2.2.3 To analyse the effects of the behaviours and attitudes of non-white buyers on the desegregation process.

2.2.4 To ascertain whether new forms of segregation are replacing the old legislated forms of segregation.

2.3 HYPOTHESES

Now that the Group Areas Act has been repealed, the residential patterns in South Africa are expected to change. The repeal of the Act is expected to pave the way for a new non-racial residential spatial plan. However the movement from the rigid socio-spatial
order of the old South Africa could, in all likelihood, be slow, considering the decades of apartheid that have been forced onto the majority of South Africans. In South Africa racism was not just the product of legislation and therefore it will not just disappear with the repeal of legislation. Racism for many has become idiosyncratic. That racism is being replaced by ethnocentricism does not alter the situation much. Using this as a central theme, this study is based on the following hypotheses:

2.3.1 The rate of residential desegregation will not be as high as South Africans would expect. Changes in economic policy, financial constraints, shortage of an appropriate supply of housing, political instability and uncertainty and violence are likely to interfere with the easy flow of non-whites into former white residential areas.

2.3.2 In the absence of formal apartheid legislation, informal processes would play a major role in the desegregation process. Depending on the nature of the informal process, the colouration of former white residential areas could either be retarded or promoted. As has been shown in many studies of desegregation, the "urban managers" such as estate agents and the government can constitute a vital aspect of the informal processes affecting desegregation.

2.3.3 The specific behavior of the buyers and the sellers also forms a major part of the informal processes affecting
desegregation. There is no doubt that South Africa is a "rainbow nation". The urge to maintain cultural and group identities may find spatial expression in residential areas. In the main, desegregation could be supported more verbally than by action. While desegregation would occur, it would take the form of a movement towards racial/ethnic pockets within specific localities of the former white residential areas.

2.4. THE STUDY AREA

A broad section of the Durban Functional Region is incorporated as the study area. Two residential areas which lie to the south-west of the city centre and which are adjacent to each other were selected. The first is the Sea View-Bellair-Hillary area which lies within the boundaries of the Durban municipality. The other is the Borough of Queensburgh which lies west of Bellair. Queensburgh is an "independent" municipality (Figure 2.1)
THE STUDY AREA

DURBAN

Queensburgh
Chatsworth
Bellair
Cato Manor
Umbilo
Mobeni
Stainbank Nature Reserve

not to scale
2.4.1 THE BOROUGH OF QUEENSBURGH

A Brief History

In 1961, Queensburgh made history by becoming the first Borough in South Africa to be proclaimed entirely a "white" group area. (Daily News : 1965-08-24).

This decision was based on a proposal in 1957 by the Queensburgh Town Council to make the Borough "all white". (Daily News : 1957-04-05). The 1961 proclamation came amidst a lot of opposition especially from the non-white population. Evidence relating to the racial distribution/ownership of land during the period is conflicting. In 1957 it was asserted that "seven-ninths" of the land in Queensburgh was occupied by Whites. (Daily News :1957-04-08 ).

However the Daily News of 13 February 1961, reported that there were 954 Indian owned properties totalling 1702 acres compared with the 2560 owned by Europeans. The Most Reverend Dennis Hurley, then the Natal Regional Chairman of the Institute of Race Relations stated that he was "gravely alarmed and disturbed [that] in terms of the proclamation [Indians are] to be deprived not only of their rights to residence and livelihood but, what is worse, have not been offered any alternative accommodation." (Natal Mercury: 1961-10-06 ).

The 1961 proclamation affected approximately 8 000 Indians in the Borough of Queensburgh. At the time of the proclamation
there was already a high degree of segregation in the Borough along racial lines. The portion of the municipality within which the Indians were mainly concentrated were along the Umbilo and Umhlatuzana Rivers, the townships known as Termina and Rustomjee and a portion of a farm known as Klaarwater on the south-western boundary of Queensburgh.

In the period just prior to the abolition of the Group Areas Act there was opposition to the in-migration of non-whites to the Borough. Numerous reports of neighbourhood activism as well as Town Council interference bear testimony to this.

On the 18 August 1988, the Natal Mercury reported that Queensburgh had refused to go along with proposals by the Group Areas Board to provide land in Northdene for Indian occupation. In November 1990, an application by an Indian family to move into Queensburgh was vetoed by the Town Council. These and other incidents prompted Democratic Party Member of Parliament to state that "Queensburgh was Natal's answer to Boksburg and the Conservative Party." (Daily News : 1991-01-12).

In August of 1991, the Conservative Party won the Queensburgh Municipality by-election in a 10,2 percent poll.

2.4.2 BELLAIR-SEA VIEW-HILLARY

These areas fall within the boundaries of Durban. Therefore, they were affected by the Group Areas legislations that affected the City of Durban.
In April 1962, 12 "group" areas in Durban were proclaimed White residential areas. The Durban City Council's Planning and Development Control Committee provided a racial population breakdown of the 12 areas. Of these 8 had larger non-white populations, 3 had larger white populations and 1 had an equal number of whites and non-whites. (Refer to table 2.1). The Hillary - Bellair - Sea View area has been regarded as the old "main-line" suburbs of Durban.

**TABLE 2.1**

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<tr>
<th>AREA</th>
<th>NUMBER AFFECTED</th>
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<tr>
<td></td>
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</tr>
<tr>
<td>Riverside</td>
<td>70</td>
</tr>
<tr>
<td>Prospect Hill</td>
<td>100</td>
</tr>
<tr>
<td>Bellair and Hillary*</td>
<td>120</td>
</tr>
<tr>
<td>Sea View*</td>
<td>10</td>
</tr>
<tr>
<td>Tankerton</td>
<td>70</td>
</tr>
<tr>
<td>Donegal</td>
<td>-</td>
</tr>
<tr>
<td>Pioneer</td>
<td>-</td>
</tr>
<tr>
<td>Marriott Road</td>
<td>660</td>
</tr>
<tr>
<td>Botanic Gardens</td>
<td>530</td>
</tr>
<tr>
<td>Tara Road</td>
<td>200</td>
</tr>
<tr>
<td>Morton Road</td>
<td>-</td>
</tr>
<tr>
<td>Cato Manor</td>
<td>5600</td>
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</tbody>
</table>

* indicates the study area

[Source: DAILY NEWS; 20-04-1964]
2.4.3 REASONS FOR THE CHOICE OF THE STUDY AREA

a) Location: The study area has an interesting location in relation to the rest of Durban. It shares a southern boundary with the large "Indian" residential areas of Chatsworth, Umhlatuzana, Kharwastan, and Shallcross. To the east are the industrial areas of Umbilo and Rossburgh. Taking urban expansion into consideration, the area now lies within the inner ring of the Durban metropolitan region. It has good access to shopping and work areas in both Durban and Pinetown, as well as religious and cultural institutions for Indians.

b) Socio-Economic Status: The study area can be classified as a middle to lower-middle income residential area, gauging from the Rateable Values and Classifications as at 1 July 1994 for both Queensburgh and the Sea View-Bellair-Hillary areas.

Large sub-areas of Bellair, Hillary and Sea View consist of homes that were built to accommodate the white railway workers during the apartheid era. House prices in the area fall within the range for prospective middle income non-whites who should form the bulk of in-migrants to this area.

c) Politics: Politically the study area is unique in that part of the area lies within Durban and is affected by political decisions of the Durban Municipality, i.e. Bellair, Sea View and Hillary. The second part which lies adjacent to the first, i.e. Queensburgh, has a history of Conservative rule and is an "independent" municipality. It would be interesting to ascertain whether the formal and informal factors affecting residential desegregation, will affect both areas equally. There have been reports of
neighbourhood activism against racial desegregation in Queensburgh but none (to the researcher's knowledge) have surfaced in the Bellair-Sea View-Hillary area.

d) Personal: The researcher has house hunted in the study area for approximately one year and has become mindful of some interesting intricacies of the house hunting process in a former white residential area.

2.5 THE RESEARCH METHOD

A number of research techniques have been used because of the multifaceted nature of the study. These included:

i) A study of the Rateable Values and Classifications.

ii) Questionnaires

iii) "Interviews"

2.5.1 The Use of the Rateable Values and Classifications

2.5.1.1 The Rateable Values and Classifications, Volume 5, as at 1 July 1993 and 1 July 1994 were used to obtain information for the Sea View-Bellair-Hillary area. The Valuation Roll is published annually by the City of Durban.

2.5.1.2 The Valuation Roll as at 1 July 1994, published by the Borough of Queensburgh was used to obtain information for the Queensburgh municipality.
2.5.1.3 Only the property as Code 15 (dwelling houses) were used.

2.5.1.4 The race group of the property owner is not given in the Valuation Roll. This posed some difficulty in trying to identify "non-whites" who had moved into the study area. The researcher, therefore, went purely by the surnames of the property owners. Typical Indian and African surnames were generally easy to identify. However the problem with this is that some non-whites with surnames of European origin may have been left out of the study.

2.5.1.5 The researcher identified all residential properties based on surnames in the valuation roll. These properties were then marked off on maps of the study area, so that racial patterns (if any) could be identified.

2.5.2 The Use of the Questionnaires

Two questionnaires were drawn up for use in the investigation. They were aimed at:

i) Estate Agents working in the study area (Appendix I)

ii) Non-White residents who have moved into the study area.
2.5.2.1 Questionnaires to Estate Agents

The questionnaire, divided into five parts was designed to elicit information related to the following:

a) General information of the estate agents (years of service, working experience in the study area, qualifications).

b) The nature of the task / duties of the estate agents.

c) Out-migration / House sales (sub-areas within the study area from which people are moving out; reasons for out-migration; familial characteristics of out-migrants)

d) In-migration (ranking of non-white groups in order of interest in the study area; identifying sub-areas of special interest racially; reasons for in-migration)

e) Finance (recommendations of estate agents to financial institutions; success rate of loan applications)

Two maps were attached to each questionnaire, one of the Bellair-Sea View-Hillary area and the other of the Queensburgh area. The maps were divided into 12 sub-areas. A total of 37 questionnaires were handed out to estate agents. Some agencies received more questionnaires than others, depending on the number of agents per agency.
PROBLEMS

The investigation was met with a high level of interest from some agencies and with complete apathy from others. The head of one agency wanted only one questionnaire for the entire agency. He indicated that there would be no need for more than one questionnaire since "all the responses from the agency will be the same". Some agencies did not return a single questionnaire, stating that it was either too long or that they did not have the time to answer it. One agency was, however, in the process of redistributing staff and apologised for not being able to participate in the research.

Only 14 of the 37 questionnaires were returned and analysed.

2.5.2.2 Questionnaire to residents.

The questionnaire was divided into five parts and was designed to elicit information pertaining to the following: (Appendix II)

a  General details of respondents (name, address etc.)

b) Socio-economic characteristics (occupational status ; level of education ; income)

c) Particulars of previous residence (type of dwelling ; reasons for moving etc.)

d) The house search ( length of search ; areas in which search took place)
e) Particulars of present dwelling/residential area (why it was chosen; level of satisfaction with the area)

The non-white in-migrants to the study area were the target group. A sample population was selected randomly. A total of fifty questionnaires were completed, 25 in the Queensburgh area and 25 in the Sea View-Bellair-Hillary area. However, when studying the distribution of the non-white in-migrants it was found that certain localities within the study area had a larger number of in-migrants than others. The researcher selected a larger number of respondents from these areas. As a result one may find large parts of the study area with a few respondents with smaller localities having a larger number of respondents.

2.5.2.3 Limitations of the Questionnaire Method and other Strategies Used

This survey is undertaken to ascertain the effects of the informal processes in residential desegregation. The nature of the study necessitated responses beyond the limitations of the questionnaire. There was a need for a greater depth of questioning of an informal nature as well as greater detail in responses. Therefore the following additional strategies were employed:

a) The researcher has a large number of acquaintances living in the study area. These in-migrants were targeted for the research since it was felt that in addition to the questionnaire, frank and friendly discussions would yield more beneficial results.
b) As stated earlier, estate agents responded poorly to the investigation. The researcher therefore tried to establish the role of estate agents in the desegregation process by questioning respondents on estate agents selling techniques etc. Here, the central question was: "Did the estate agent voluntarily provide you with any information of a racial nature, which, he believed, would help you make you purchase?" Other questions included:

   How did the estate agent go about showing you properties in the area?

   Did you feel comfortable working with the estate agent/development company?

c) The researcher was aware of the sensitive nature of the survey considering its racial slant in a "post-racial" South Africa. During the "interviews" certain questions had to be rephrased or scrapped if the researcher detected that respondents were being offended.
CHAPTER THREE: THEORETICAL FRAMEWORK

3.1 INTRODUCTION

3.1.1 FROM SEGREGATION TO APARTHEID: A HISTORICAL OVERVIEW

Racial segregation was legislated in South Africa long before the National Party came into power in 1948. In the 1800's there was evidence of compounds exclusively for African mineworkers. No centralised state control was exercised over African urbanisation before 1923. The Durban mayoral minutes of 1887 has a suggestion that Africans "be established a convenient distance from the town" following reports of "assault and other crimes" by this group (Lemon, A.; 1991: 3). With regards to Indians in Durban, many had established themselves in commerce and were seen as a direct threat to Whites. This is one of the reasons why in 1887 the Durban Town Council adopted a policy to create separate Indian locations (Maharaj, B.; 1992).

The socio-spatial structure of the apartheid city of the 1960's, 1970's and to some extent the 1980's can be attributed to a number of earlier laws enforcing segregation, notably, the Housing Act (1920); the Native (Urban Areas) Act of 1923 and the Group Areas Act of 1950. The Housing Act provided for the development of public housing in areas designed for specific race groups. In the private housing market segregation was achieved through the insertion of racial exclusion clauses in the Act.
The Native (Urban Areas) Act of 1923 was legislated following a report by the Stallard Commission of the Transvaal Local Government in 1922 in which it was stated that "...the town is a European area in which there is no place for the redundant Native." (Christopher, A. J. : 1989).

While the urban African issue was seen as a national problem, at a more local level, the Durban Town Council requested the Natal Provincial Council to pass Ordinance No. 14 which introduced an "anti-Indian" 'alienation' clause to the title deeds so that ownership and occupancy of property was confined to one race group. (Maharaj, B. ; 1992 : 74).

The essential features of residential segregation in South African cities as can be seen from Figure 3.1 were imprinted long before the implementation of the Group Areas Act. In the 1930's control over the housing process of the urban African population in Durban was directed at employed Africans only.

The permanent housing shortages created by such a policy resulted in the development of squatter settlements in the outer periphery of the old Durban Borough.

The Group Areas Act of 1950 was consolidated in 1957 and Group Areas were first proclaimed for Durban in 1958. In Durban segregation indices (1.00 indicates complete segregation) were generally high even before the Group Areas Act was implemented. The indices of segregation for 1950 included the following:
FIGURE 3.1

RESIDENTIAL AREAS

- **Major road routes**
- **White C.B.D.**
- **Indian C.B.D.**
- **C.B.D. Frame**
- **Industrial**

**Economic status**
- **H** High
- **M** Middle
- **L** Low

**Indian and/or Coloured** Economic status not differentiated

**African**
- Barracks/ compounds

**MIXING** Zones of racial mixing
- Domestic servant quarters not shown


21
The Durban City Council appointed a Technical Sub-Committee in 1950 to draw up race zoning plans for Durban (Figure 3.2a). The Council amended the plans in 1952 (Figure 3.2b). (Maharaj, B. : 1992). As can be seen from Figure 3.2c, the amended plans determined to a large extent, Durban's present socio-spatial structure.

The segregated city was not consciously built to a comprehensive design. This is what distinguished it from the apartheid city which reflects a "dominant political ideology expressed in concrete form." (Wills, T. : 1991). That political ideology was summed up in 1950 by the Minister of the Interior who said that the Group Areas Act "... is designed to eliminate friction between races in the Union because we believe, and believe strongly, that points of contact - all unnecessary points of contact - between races must be avoided. Contact brings about heat and may cause a conflagration." (Wills, T. op cit).

As a result of the Act the city was now "structured and quartered" (McCarthy, J. ; 1990 : 8). Generally residential areas for each race group were separated by:

<table>
<thead>
<tr>
<th>Race Group</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coloured/White</td>
<td>0.91</td>
</tr>
<tr>
<td>Indian/African</td>
<td>0.81</td>
</tr>
<tr>
<td>Coloured/White</td>
<td>0.84</td>
</tr>
<tr>
<td>Indian/White</td>
<td>0.84</td>
</tr>
<tr>
<td>White/African</td>
<td>0.81</td>
</tr>
</tbody>
</table>

(Lemon, A. ; 1991 : 8).
Europeans
Asiatics
Natives
Coloureds
Working Area
Unzoned Residential Areas

Figure 3.2c

The 1958 Group Areas Proclamations

1. Natural barriers such as river valleys e.g. the Umgeni River Valley separates Springfield from Durban North.

2. Man-made barriers such as railway lines and highways. (the Higginson Highway and the railway line running almost parallel to it separates Chatsworth from Yellowwood Park).

3. Wide open spaces or "buffer zones" (this was the main form of separation of Chatsworth and Umlazi-Lamontville.)

The Act also made provision for movement to and from the workplace in such a way that "no racial group should cross the residential area of another group." (McCarthy, J. ; 1990 : 8). In Durban approximately 60 percent of the Black population and 10 percent of the White population had been relocated. In Cato Manor alone, between 1958 and 1964 about 28 300 Africans, 2 100 Coloureds, and 26 000 Indians were moved from their homes. (Race Relations Survey ; 1992 : 342).

3.1.2 RACISM VERSUS SEGREGATIONISM

Intending in 1964 to create a colour-blind society, Americans discovered in the 1970's that they were creating an increasingly colour-conscious society. (Fick, J. et al : 1988). A recent survey has shown that "racial segregation remains as solidly in New York now as it did ten years ago." (Daily News : 1992 - 07 - 20). The survey also revealed that irrespective of income, "Black" families had a "tough time" moving into "White" neighbourhoods.
and that "segregation by income is much less than segregation by race." (Daily News: op cit). The Rodney King trial of 1992 (which sparked a riot in Los Angeles) and 1993 have exposed a deep-rooted racial conflict that plagues American society. Such a situation is a stark contrast to the freedom and liberty which is the pride of the American Constitution and brings one to the question: Why, in spite of constitutional racial equality, are people continually segregated racially?

In its original sense "racial distinctions were ascribed to group correlated geographic, "climactic" and social differences" and "all human beings were traceable to common Godly origins." (Goldberg, D.T.; 1992: 545). In the nineteenth and early twentieth century the concept of race took on a diversity of meanings. Race as culture includes identifying race with language group, religion, group habits, customs, dress etc. This mode of identifying race in terms of culture is what has become known as being "ethnic". Race as class can be understood to mean either socio-economic status or relation to the mode of production. "Status has to do with one's ranking in a social system relative to the position of others, where the ranking involves the racial complex of self-conception and (de)valuations by others. (Goldberg, D.T.; 1992: 547). These changes in the conceptualisation of race in the nineteenth century were linked with concepts of White superiority, and the colonial era is directly implicated in the construction of race as a relevant category for the organisation of social and political life. (Smith, S.J.; 1989). This urge for White superiority necessitated a system of segregation and subservience of others.
As mentioned in Chapter One, segregation is considered to be a more resilient doctrine than racism. According to Smith, S.J. (1989), the resiliency of segregation lies in its ability to capture more than mere physical separation (of races). "It encapsulates, rather, an interlocking system of economic institutions, social practices and customs, political power, law and ideology." (Smith, S.J.; 1989: 17).

If racism was the ultimate reason for the segregation of people then the human population will be rigidly divided along lines of races as nations, races as classes and races as cultures - not just black, white and shades of brown. The reclassification of the Chinese South Africans from an Asian race to a White race testifies to the fact that segregation is more than simple racism. Racial segregation cannot simply be regarded as an instrument of social structuring. "Segregation may be an expression of entrenched racial inequalities that are politically and socially, as well as economically, inspired." (Smith, S.J.; 1989: 17).

3.2 THE HOUSING MARKET AND PROPERTY VALUATION

The fundamental feature of property valuation is that there is no one value. In terms of valuation, there is what is called an "open market value" and "value to an owner". Whether the price of the house or property has been rationally established or not, is not as important as what the market will pay. The expression "houses in the town are not worth the prices being paid" is a contradiction of valuation policy. (Wiggins, K.P.; 1979: 2).
When studying the monetary worth of a property, an important question to be asked is: Worth to whom? The answer to such a question reveals the complexity of the property market. The value may have differing meanings to the various persons involved with or interested in the sale. To the seller it may mean a sizeable return or a loss on his investment; to the prospective buyer it could be perceived as a bargain or a rip-off; the estate agent sees it in terms of the amount of commission it will bring; the financial institution sees a prospective client of a particular socio-economic status and the residents of the area where the property is being sold may see the value as having the ability to either attract or deter desirables/undesirables to the neighbourhood. Still further, Marxists could see it as just another attempt by the capitalists to exploit the working man.

The particular value of a residential property reflects the condition of the housing market at a given time. It has a socio-spatial expression, the workings of which can best be understood by:

a) An analysis of the structure and form of the housing market. Since the housing market caters for individuals of different status, it assumes the form of sub-markets that work within a broad housing market.

b) A study of managerialist approaches, behaviouralist models and structural analyses derived from Marxist theory. The central concern of all of these is the interpretation and workings of urban land and housing markets.
c) An evaluation of the attitudes, norms and perceptions of communities who either restrict or expand the marketing process.

The following sections of this chapter present an expansion of each of the three points listed above. Since this study is concerned with the racial desegregation process, only those aspects related to the housing markets in multi-ethnic or multiracial societies will be included. The information has also been selected on the basis of its ability to reflect or influence the desegregation process in South Africa.

3.2.1 THE STRUCTURE AND FORM OF THE URBAN HOUSING MARKET

3.2.1.1 HOUSING SUB-MARKETS IN THE APARTHEID CITY

As far as the apartheid city is concerned, one cannot talk of a single housing market, but rather of four housing markets, with each catering for a specific race group. Within each of the "group areas" housing was created according to the socio-economic "needs" of a specific race group. The division of the housing markets on an economic basis produced sub-markets within each group area. Broadly speaking, sub-markets can be divided as "quasi-independent subdivisions of an urban housing market. Within these subdivisions supply and demand interact to produce homogeneous clusters of housing types or household characteristics in which there is a unique set of prices."

Identifying a sub-market is however, a more complex task. Bourne, L.S. (1981: 91) identifies six restrictions that can be placed on a housing market which may produce spatial sub-markets. These are:

a) **Supply Restrictions**: the limited availability of certain kinds of housing which is in demand, but which cannot be easily reproduced.

b) **Accessibility Restrictions**: some houses may have a unique location which conveys to them an additional benefit (or liability) in terms of accessibility.

c) **Neighbourhood Restrictions**: for various reasons particular small areas can and do become especially attractive (or unattractive) for which entry is limited and people will pay a premium (or discount).

d) **Institutional Restrictions**: these include the effects of building codes, zoning and planning regulations and practices such as red lining.

e) **Racial, Ethnic, and Class Discrimination**: certain families are limited in their search for and choice of housing because of direct exclusion.

f) **Information Restrictions**: some households have differential access to information on housing opportunities and on how the market works.
All the restrictions cited above have influenced the urban housing markets in South Africa. There is a need to identify South African housing sub-markets since each sub-market reveals a special relationship to the broader market and provides an insight into, amongst others, the desegregation process. The sub-markets identified below are characteristic of the apartheid city.

3.2.1.1.1 THE WHITE HOUSING MARKET

In terms of the Group Areas Act, Whites were divided into high, middle and low income areas (Figure 3.3). Identifying sub-markets in the White residential areas was a fairly simple task since the "homogeneous clusters of housing types or household characteristics" could be identified in each of the areas catering for a particular income group. Each of these sub-markets has, more or less, specific spatial boundaries and therefore simpler aerial demarcations. The low income areas had a mixture of council housing and housing produced by specific government agencies such as the Railways Department.

3.2.1.1.2 THE INDIAN AND COLOURED HOUSING MARKET

The sub-markets in Indian and Coloured areas do not have spatial expressions that are as distinct as those in White areas. As can be seen from Figure 3.3, for Indian and Coloured Group Areas, the apartheid city was so designed that it catered for the "township" and "private" development only.
FIGURE 3.3

MajOr road routes

• White group area
• Indian and/or Coloured group area
• African township

White CBD. Oxford Village
CBD. Frame
Indian CBD.
Industrial

RESIDENTIAL AREAS

White group area Economic status: H High, M Middle, L Low
Indian and/or Coloured group area: I Indian, C Coloured, T Township, P Privately developed
African township: Hostels, A Municipal townships

Economic status of black group areas not differentiated
Domestic servant quarters not shown

SOURCE: LEMON, A.; 1991:8
In terms of private development there was no demarcation for high and middle income areas. Areas of private housing development therefore reveal a mixture of high and middle income residents. A high income resident, living in a dwelling suitable to his economic status may have as his neighbour a middle or lower-middle income resident. How then can sub-markets be identified in these areas? A person seeking a house in a high income market would search in an area demarcated for private development, and not in a "high income residential area" as his White counterpart may do since such areas rarely existed for these race groups. Within this area of private development the prospective homeowner would choose a house to match his socio-economic status, a house which may be located amongst his socio-economic unequals.

The discussion above highlights a general situation. However it is also true that within these areas of private development, a street or a sub-area may have caught the home-seeker's eye as being conducive to a particular sub-market. For example, housing development along Winchester Drive in Reservoir Hills has an attraction for upper income residents.

With the government's increasing emphasis on private home ownership since the mid-1980's, the townships have developed sub-markets of their own. These townships generally cater for the lower income housing market. As a result of the constraints placed on the availability of land for Coloured and Indian private housing development, land values in these group areas were
generally high. Many township residents had improved on their existing dwellings over the years as an alternative to an inflated market. The townships today have dwellings that are suitable for middle income residents with some of the dwellings having a higher price than houses in areas of private development.

In the main, sub-markets in Indian and Coloured areas are characterised by the type of dwelling located in a particular area rather than by the type of area to match socio-economic status.

3.2.1.1.3 THE AFRICAN HOUSING MARKET

Sub-markets defined spatially were almost non-existent in the African residential areas of the apartheid city. Within the African townships one can find a mixture of high, middle and low income dwellings on one street or within one block. Still further, a mixture of formal and informal dwellings is not uncommon in these townships since the apartheid city generally did not cater for the separation of private and township development for this race group.

3.2.1.2 RESIDENTIAL PROPERTY PRICE DISTORTIONS IN THE APARTHEID CITY

The inequitable allocation of land for the different race groups had a tremendous impact on the house prices. By 30 June 1991, a total of 148 000 hectares of land were still zoned for exclusive
occupation by a single race group in the urban areas of Natal. Of these, 99 000 hectares were allocated to Whites, 6 000 hectares to Coloureds, 38 000 for Indians and 5 000 hectares for Africans. The population density per hectare of proclaimed urban land in Natal stood at 6:1 (Whites), 16:1 (Coloureds), 18:1 (Indians) and 64:1 (Africans). (Christopher, A.J.; 1992: 32).

This inequitable allocation of urban land placed varying constraints on the demand for and supply of housing for the different race groups. The constraints were highest for the African and lowest for the White population. This resulted in housing deficits for Africans and surpluses for Whites and significantly increased the price of African housing when compared to the equivalents available to Whites (McCarthy, J.; 1990: 9). In terms of the number of formal dwellings per person, Peter Corbet (1992: 258) estimated that in 1990, in the Durban Functional Region alone, the ratio was 1:8 (Africans), 1:5.8 (Coloureds), 1:5.7 (Indians), and 1:2.7 (Whites). McCarthy, J. (op cit) refers to a Cape Town property economist who estimated that houses in Coloured areas in 1989 were up to 90 percent more expensive than equivalent houses in adjacent White group areas.

Numerous studies have revealed the effects of the Group Areas Act on property price distortions between Indian and White residential areas in Durban. In 1974, Rhodes, J., in his contribution to the Wilson Report argued:

"It is absolutely clear that as a result of the Group Areas Act the land available for Indian occupation has been drastically reduced both for residential and business purposes. The result is
that an unsatisfied demand has been created for land hungry Indians and has led to an artificial price structure. As far as the Indian population is concerned it has eliminated the concept of the willing buyer and the willing seller. In its place captive market has been re-established with desperate buyers and reluctant sellers - sellers able to dictate their prices."

(Ayob, M.F. ; 1987 : 22-23)

As soon as the Group Areas Act was effected, land in areas zoned "White" immediately dropped in price with corresponding increase in the price of land zoned "Indian". "In two areas located about 3.5 miles from the city centre (of Durban), a quarter acre building site brought about R1 000 when sold to Whites and R8 000 to R12 000 when sold to Indians." (Govender, D.N. :1991)

In a study comparing the price of vacant residential land in Westville and Reservoir Hills, Ayob (op cit) concluded that Indians in Reservoir Hills were paying far higher prices for stands that were generally smaller than those in Westville. In Westville the purchasers maximum rate did not exceed R50 per square metre while in Reservoir Hills the price peaked at R86,08 per square metre.

3.2.1.3 POST-APARTHEID HOUSING SUB-MARKETS AND PROPERTY PRICES

Ex-president de Klerk's assurance that Group Areas reforms would take place "in the context of the principles of a free market economy and within a system of individual ownership"
(Claassens, A. ; n.d. : 68) has tremendous repercussions for the housing market in South Africa. In the main, it theoretically eradicates the four racial housing markets, places them within the confines of a single housing market and significantly alters the sub-markets of the apartheid city.

Together with housing comes other facilities and services such as educational, recreational and medical facilities as well as other social amenities, transport services etc. In areas where these services and facilities are adequate and generally reflect the needs of the more affluent and progressive communities there would be a demand for land. Property prices in such areas would be higher, relative to the areas in which such facilities are lacking.

Observations related to the physical attributes of property (size, shape, gradient etc.) as well as the non-physical attributes reveal that generally Whites in South Africa were at an advantage in the apartheid city. Since these areas are perceived to offer better residential environments they are presently experiencing high demands. In terms of their physical and non-physical attributes, the lower income White areas of the apartheid city could compare favourably or even better than the attributes of the non-white middle income areas.

The spatial shift in the demand for property from non-white to white areas has had an impact on property prices. Evidence points to a drop in the property prices in Indian areas immediately before the repeal of the Group Areas Act. Property prices in Mobeni Heights decreased by approximately R20 000 per year
from 1987 through to 1990. (Govender, A.N. : 1990). Govender (op cit) cites a case of a property in Silverglen, valued at R450 000 which could not be sold at that price because the value of surrounding property in the area was on average about R140 000.

With the repeal of the Group Areas Act, therefore, new sub-markets, both in spatial and non-spatial terms, will be produced. It is still too early to determine how these sub-markets will develop. However, the six restrictions presented by L.S. Bourne provide some clues as to the expected development of sub-markets in South Africa.

Internationally many studies have revealed that in countries in which legalised segregation had been repealed, sub-markets can still be identified on racial lines. Knox, P. (1989 :205) quotes a study conducted in Baltimore by Harve, D. and Chatterjee, L. (1974) which showed that racial sub-markets were created on the basis of access to and types of finance available. Some of the sub-markets identified were:

a) White ethnic areas dominated by home-ownership which is chiefly financed by small community based savings and loans organisations.

b) Black residential areas where a large proportion of home ownership has been financed by costly land-installment contracts - the only way in which low and moderate income Blacks could become homeowners in the early 1960's.
c) Areas of high turnover and racial change where house purchase is serviced by a combination of mortgage banker finance and Federal Housing Administration guarantees, as a result of government policies aimed at creating a socially stable class of homeowners amongst Blacks and the poor.

From this study it can be concluded that the action of communities, developers and financial institutions can play a major role in the creation of housing sub-markets, since they determine the parameters of access to finance and have policies regarding the direction of their investment and since they have preferences as to who the neighbourhood should belong to. These actors play a vital role in the racial desegregation of residential areas. Their actions have widespread consequences for the social and spatial structure of multi-ethnic cities. The role of these actors (refer to Figure 3.4) will be considered in the next section.

3.2.2 SHAPING THE HOUSING MARKET PROCESS

A number of theories concerning residential property marketing and its socio-economic effects in multi-racial societies have been developed. In the main they concentrate on part of the pricing process, that is, buyer preference for space, location and quality of the neighbourhood. They omit the effects of estate agents, landlords, financial institutions, property valuers etc., the urban managers who influence more than just house pricing. In terms of desegregation, this managerialist perspective provides a more
FIGURE 3.4

THE EFFECTS OF "ACTORS" ON THE HOUSING MARKET

PRINCIPAL ACTORS
- Landowner
- Mortgage Lender
- Speculator
- Builder
- Developer
- Estate Agents
- Planners
- Politicians
- Consumer

POLITICAL & INSTITUTIONAL CONTEXT
- Legal System
- Societal Preferences
- Land Tenure System
- Land & Building Regulations
- Infrastructure Provisions
- Government Policies

Transactions of property and rights

SPATIAL OUTCOMES
- Occupancy patterns
- Quality changes
- Land use changes
- Housing prices
- Social areas

solid foundation on which to access and evaluate new socio-spatial trends. The first part of this section therefore, focuses on the role of these actors in the racial desegregation of residential areas.

However, confining the entire process of residential desegregation to urban gatekeepers will not provide a complete picture of the housing market process. Since property markets are themselves the product of a wider system designed to separate the "haves" from the "have-nots", an evaluation of the wider system is necessary. It is for this reason that the second part of this section provides an insight into the structuralist approach to property marketing.

3.2.2.1 THE MANAGERIALIST PERSPECTIVE

Socio-economic classes are part of a complex fabric which further divides them into race, religion, national origin, language, political affiliation, sexual preference and so on. These divisions generally develop into social constraints which determine opportunities of access to urban resources. According to managerialists "...the key to understanding social constraints could be found in the activities, policies and ideologies of the managers or controllers of the urban system." (Knox, P.; 1989: 227).

These managers are individuals or groups of individuals with control over finance as well as agencies of local government. Individual access to housing resources and socio-spatial
differentiation occurs as a result of the daily decision making of this group. (Knox, P. : 1989). Basically the impact of these urban managers on house prices and its resultant socio-spatial expression, lies in their ability to manipulate the forces of supply and demand. Any successful change in the complexion of residential neighbourhoods would require altering the practices of real estate agencies and brokers, mortgage lenders, appraisers, developers and all the actors in the housing market. (Schlemmer, L. and Stack, L. : 1990).

3.2.2.1.1 ESTATE AGENTS

The influence of estate agents on the housing market can be perceived as "a continuum ranging from passive coordination to active manipulation of market processes." (Bassett, K. and Short, J.R. ; 1980 : 86). However their role can be seen as more active than passive considering their ability to influence social and spatial patterns in several ways. (Knox, P. : 1989) Estate agents can deliberately channel households into or away from certain neighbourhoods in order to maintain optimal market conditions. (Palm, R. : 1979).

A study of the number of house sales involving estate agents could highlight their importance in the property market. Palm, R. (1979), in a study of the effects of financial and real estate institutions in the San Francisco Bay area had estimated that 75 percent of all sales involved a real estate agent in some part of
the transaction. The Post-Natal newspaper (March 17-20, 1993) advertised approximately 272 residential properties (including vacant land). Of these approximately 241 were on sale through an estate agent/agency and 31 were private sales.

The estate agents' interest in house sales arises mainly from the fact that they receive commissions from their sales. A study conducted in Islington, England, found that the estate agents worked closely with building societies to encourage the transformation of low-cost private renting to higher priced owner occupation in the area. Agents encouraged building societies to lend in the area, advertised properties in middle class papers to encourage gentrification and participated with property companies in purchasing, renovating and converting homes for resale. (Bassett, K. and Short, J.R. : 1980). In her evaluation of the role of estate agents in Johannesburg during the period of the nominee system, Pickard-Cambridge, C. (1988 : 29) asserts that agents were opposed to the Group Areas Act since it was seen "...in principal as a constraint on the growth of their market."

Many estate agents have been criticised for their racial or ethnic discriminatory practices and their subsequent impact on property values has proven to be a major stumbling block to racial desegregation of residential areas. "Estate agents sometimes introduce Black families to a White neighbourhood in the hope that Whites would sell up quickly at deflated prices allowing the agents to buy houses and then re-sell them to incoming Black families at a much higher price - a practice known as "block busting". (Knox, P. ; 1989 : 239).
If American and British experiences are anything to go by, then considering the divide and rule policy that the majority of South Africans have been enforced with, there is reason to believe that such trends will find its way into the desegregation process in South Africa. The informal processes are going to constitute the policy challenge for South African cities now that statutory measures have been removed (Schlemmer,L. and Stack,L. : 1990). When the nominee system was in operation "estate agents were initially reluctant to allow White nominees to sign on behalf of Black tenants." (Ebrahim,M. ; 1990 : 42).

Even after the repeal of the Group Areas Act, a spokesman for the Estate Agency Board (EAB), Clive Ashpol, said that "an agent receiving a racially based mandate was obliged to implement it as it was a valid mandate." (Sunday Tribune Herald ; 1991-11-24 : 8). Such discrimination on racial grounds have subsequently been reviewed. According to the new estate agents code of conduct which came into effect on 1 April 1993, "Discrimination by an estate agent against a seller or buyer on the grounds of race, religion or sex regarding equal services is prohibited." (Sunday Tribune Property : 1993-01-17). While these stipulations prohibit racial discrimination they do not guarantee the eradication of discriminatory practices.

The new estate agents code of conduct set down by the EAB has as one of its aims, attempted to sort out property valuation discrepancies. Accordingly, the opinion of an estate agent regarding the probable market value of a property will now have to be proven.
However, the problem is that the agent does not have to be a qualified valuer and should the agent be found guilty of malpractice, he or she is liable to a fine. However this does not mean that racial discrimination will be eradicated, for, in proving the valuation the agent can resort to a comparative market analysis - "a document drawn up by an agent showing the asking price and eventual selling price of similar houses in a specific area. (Sunday Tribune Property; op cit). The adherence to market forces is therefore a constraint to the desegregation process, and converts the housing market from one of racial deprivation to one of class deprivation.

The racial composition of estate agents working in a specific sub-area is an important point to consider. During the apartheid era the majority of estate agents serving a White property market were Whites and the majority serving the non-white property market were non-white. After two years of the repeal of the Group Areas Act, the situation has not changed much. For example, the Chatsworth branch of the Wakefields Estate Agency advertised the services of eleven estate agents in the Post-Natal (17-20 March 1993).

All of the agents were Indians, serving a predominantly Indian property market. Such a racial composition is bound to affect the desegregation process for, legality aside, it is the attitudes and perceptions of these agents and their ability to maintain the status quo through sympathetic practices which would constitute the informal constraints on the desegregation process.
3.2.2.1.2 FINANCIAL INSTITUTIONS

Housing is particularly sensitive to changes in the financial system because of its dependence on credit. According to Bourne (op cit), in 1976, in the United States over 63 percent of all single family owner occupants reported having an outstanding mortgage representing over 23 million houses. Total indebtedness was estimated to be over $560 billion by 1977. Taking into account that housing finance is a complex subject, the emphasis here is on the impact of financial institutions on the perpetuation of socio-spatial (more specifically, racial) inequalities in cities.

There is evidence to suggest that financial institutions adopt explicit spatial policies through the practice of "red lining". According to Bourne, L.S. (1981 : 120) spatial discrimination in mortgage lending is but a symptom of other and deeper social inequalities. There is a relationship between the practice of red lining and race.

The movement of the "Coloured" (African American) population into an area is perceived by some managers to be a sign of neighbourhood instability and declining property values (Bassett, K. and Short, J.R. : 1980). Knox, P. (1989) asserts that racist red lining also occurs in British cities. He quotes studies which reveal that a "...key indicator of risky neighbourhood status seem to be the presence of Black people."

Regarding the above one would argue that financial institutions have the responsibility to protect their investments and therefore
the avoidance of a high risk area is fair. Nevertheless, one must also consider that the judgements these managers make are based not just on "financial caution" but also on "social conventionality". (Knox, P.; 1989: 234). Property values have declined as a result of the movement of Blacks and immigrants to formerly White neighbourhoods. However the problem lies not with the non-whites themselves but rather with the behaviour of property owners who glut the market through panic selling. (Palm, R.; 1979). The sudden increase in supply lowers property prices. In Harare, property values in formerly White residential areas declined during the period of Zimbabwean independence following the mass exodus of Whites. However the value of properties in these areas began to increase as the financial status of Blacks began to improve and demand began to outstrip supply. (Pickard-Cambridge, C.; 1986).

Once financial institutions allocate monetary resources according to race, they perpetuate a system of inequality. In terms of race, these words by a manager, quoted in Knox (1989: 234) signal an underlying current in financial resource allocation:

"From the building society point of view they (Blacks) do not have satisfactory status."

As far as the South African scenario is concerned, there has been much criticism of the disproportionately low lending rates to Blacks. Here the debate has shifted from one of race to one of class, with Blacks, especially in townships being classified as "bad credit risks." (Fowlds, M.; 1992: 12).
The cut in the access of home loans to Blacks in townships is the first sign of the practice of red lining in the post-apartheid city. While this policy has initially been denied by ABSA (SouthScan; 1992-05-15: 8), banks and building societies have subsequently acknowledged this practice.


"We have already seen a shift away from the lower to the higher income market because of township violence, the ever present threat of bond boycotts, and the extreme difficulty of being able to repossess in long term default cases... We were producing 1,000 housing units a year ago, we are now down to plus-minus 200 per month due to the shortage of bond finance amidst all the boycott action and threats."

While township violence and bond boycotts have generally been blamed for the low lending rates to Blacks, there is the other issue of securities. To this end, the Standard Bank's John Holloway blamed the country's racial discriminatory system which has prevented the majority of Blacks from obtaining important securities such as property ownership and long service employment. (Sunday Tribune Property: 1993-01-10).

Indian residential areas, especially those bordering Black formal and informal settlements may also suffer from the practice of red lining. In 1991 the Standard Bank was considering curtailing its activity in Mobeni Heights and Isipingo (south of Durban) and Avoca Hills (north of Durban).
Such a practice can have two possible consequences. On the one hand it would prevent Indians and Africans from selling their houses at depressed prices in areas that have been red lined, because, faced with land shortages in the Group Areas period, many of these residents have over-capitalised on their properties. In this way these race groups would remain in their existing areas thus adding to the maintenance of a system of racial segregation.

A second possibility is that prospective middle class African and Indian homeowners would be forced to seek homes in former White residential areas. This would encourage the desegregation process. However, since property values in former White areas have increased, these prospective homeowners would have no alternative but to move into the former low income sector of White residential areas.

The shift from public to private sector funding has moved housing from the grasp of a post-apartheid administration into the sphere of the business community (SouthScan : 1992-05-15). If present policies related to access to home loans in the middle income market persists, then marketing will continue to favour loans to Whites over non-whites. Insistence on long term employment coupled with an affordable income, are not designed to cater for the large number of non-whites who have not had access to such benefits. Such practices are likely to produce new patterns of segregation in which we will see large residential developments with a high proportion of a mixture of the three non-white groups in South Africa.
3.2.2.1.3 STATE INTERVENTION

State intervention in housing has taken many forms over the years. As managers or actors in the housing market, the state plays a vital role in the production and distribution of housing and also acts as mediator in the private markets.

In many western countries there is a growing shift from the government's provision of non-profitable council housing towards housing commodification (Smith, S.J. : 1989) or re-commodification (Harloe, M. : 1981). British policies for example, sought to maintain the viability of owner occupation and to reduce council housing to a residual status for those in greatest need. In place of decent council housing for all, the state encouraged the development of cooperatives and housing associations outside political control and created the appearance of diversity of choice. (Paris, C. and Lambert, J. : 1979 : 253). Britain encouraged owner occupation through increased state subsidization in housing. Since income is a major criterion in the allocation of state subsidies, this had disadvantaged Black households because of their below average median incomes. This "is overlaid by de facto discrimination in the allocation of housing finance and by the fact that the allocation of housing subsidies has a spatial dimension which works to the disadvantage of inner cities where the majority of Black buyers live." (Smith, S.J. : 1989 : 61). Government subsidies tend to give more to the better off and less to the less well off. (Harloe, M. : 1981 : 35).
In no other country in the world is the effect of the state's racist policies on housing more apparent than in South Africa. In the first twenty or so years of apartheid the state maintained a firm position as township developer and landlord to the majority of non-whites. This slowed the private home-ownership process for non-whites and left thousands of them homeless. The social, economic and political consequences of apartheid inequalities found spatial expression in the residential areas produced by apartheid marketing. Faced with a housing backlog, numerous measures designed by the state in conjunction with financial institutions were introduced, so that the crises produced by the state would effectively become the responsibility of private enterprise.

In any desegregation process based on a capitalist marketing principle of supply and demand, those non-whites with access to financial resources would be the first to respond. However, post-apartheid desegregation has been slow as a result of, among others, sharp increases in house prices, inability to sell existing dwellings in townships and accessibility to finance. While most housing strategies today are designed to create shelter for the large number of low income non-whites, it is essentially the middle income non-whites who seem to be in the housing doldrums.

Certain aspects of state assisted financing are designed to cater for the middle income group. However in the past these policies have worked to the advantage of Whites in South Africa. For
example, in 1987, Africans wishing to draw on the First Time Home Buyers schemes had to earn under R2 000 and they could not buy from existing stock. Whites on the other hand could draw on the scheme if they earned up to R3 500 and they could buy from existing stock. (Parnell, S. : 1992). Comparisons reveal that for 1989, the per unit subsidy for Whites averaged R4 820, for Indians R3 259, and for Coloureds R3 141. (Parnell, S. : 1992)

Another aspect that needs to be considered is the question of land ownership. The government's reform process has created new concerns especially with regard to land ownership. In 1988 Roelf Meyer argued:

"We cannot in any period of reform take away peoples feelings of safety and security. That would lead to chaos. They would rebel, not because they do not want reform but because their safety and security of tenure of land are endangered."

(Bernstein, A. ; 1990 : 61)

Subsequent strategies related to the issue of land ownership reveals that Mr Meyer's statement holds true now as it did for the apartheid era. During the year of "reform", 1990/1991 the nett area assigned to Whites increased and this suggests "the desire of the conservative communities to establish some form of legal precedent to group land rights prior to the repeal of the Group Areas Act." (Christopher, A.J. ; 1992 : 30). In July of 1991 (after the repeal of the Group Areas Act), the Cape Town and Durban City Councils attempted to make council housing under their jurisdiction available to all race groups. Permission was refused
since the government still considered housing an "own affair". (Race Relations Survey ; 1992 : 334). Operating within a free market economy on the one hand and a constrained own affairs policy on the other is a contradiction of the reform process. The credibility of the reformation is questionable.

Land ownership has always been a thorny issue in South Africa. Mr de Klerk's announcement that "any person who was deprived of properties under the Group Areas Act would be able to claim such properties back provided they had not been developed for other purposes and uses" (Sunday Times Extra : 1993-03-14) throws new light on the land ownership issue. In February 1993, the Advisory Commission on Land Allocation was considering the return of 158 sub-divided properties in Bellair, Durban, to their original owners (Natal Mercury : February 1993). Also in February 1993, the Committee of the Victims of the Group Areas Act were investigating the return of 120ha of land in Atlantis, Cape Town, to a White couple. (Sunday Times Extra : 1993-02-28)

What are the likely effects of such state intervention on the socio-spatial structure of South African cities in the post- apartheid period? Firstly, inequalities in state financial assistance for middle income residents are likely to produce residential areas in which little integration would occur. A select, but small, number of upper-middle income non-whites, not dependent on state assistance would move into middle and lower-middle income former White suburbs thus maintaining to a large extent, the existing racial character of these areas. Those at the lower end of the middle income bracket will have to make use of the housing
stock in the existing non-white areas since property prices seem to be lower there. Secondly, recent housing developments by the "own affairs" departments are still creating districts of a non-racial character. Thirdly, if undeveloped expropriated property is returned to their previous owners, such as the 158 stands in Bellair, this is likely to produce residential enclaves of non-whites within the former White residential areas.

3.2.2.1.4 DEVELOPERS AND BUILDERS

The developer is usually the corporate entity who secures rights to land and then initiates the actual sequence of development. Since builders and developers operate in a sellers market they are able to build what they think the public wants and what is easiest and safest to produce. (Knox, P.: 1989).

There is a tendency for the larger development companies to cater for the lower end of the private housing market. These generally take the form of large housing estates/townships of uniformly designed houses which are located in the periphery where land is relatively cheap and abundant. The large building companies are generally the subsidiaries of financial institutions. Housing construction in Lenasia South (Transvaal) and Lamontville Extension (Kwa Zulu/Natal) are examples of such developments. Should this process of housing construction continue, then the low income residents will continue to be located in the periphery and since low income in South Africa
generally applies to non-whites, these non-whites will continue to be located in the periphery.

With regard to middle and upper-middle income residents their housing opportunities are confined to the spaces available in existing residential areas of that character. The smaller development firms "scavenge" for limited sites in these neighbourhoods and aim to construct dwellings which are in keeping with the established residential character. (Bassett, K. and Short, J. R. : 1981). The prices of such dwellings can soar due to the high demand of limited space.

In South Africa, the availability of limited space in existing residential areas has caused a swing among developers towards the development of sectional title units. The high demand for these units in the middle and upper-middle income areas has led to a sharp increase in the prices of these units. For example, by August 1992, the price of sectional title units in Durban were averaging a year-on-year growth of 40 percent - well above the inflation rate. (Sunday Tribune Property : 1992-08-02). Taking the whole of South Africa into account, in 1991, 24,942 sectional title units were registered by the Deeds office. This figure rose by 41.2 percent to 35,228 units for 1992. (Sunday Tribune Property : 1993-02-28). This swing towards sectional title units provides a departure from the norm that South Africans were accustomed to seeing in these middle income areas. Affordability will determine access to these units and we are likely to see sectional title developments becoming enclaves of a non-racial character, being composed largely of White South Africans.
3.2.2.1.5 THE PROPERTY VALUATOR

Ellenberger, E.L. (1983: 2) cites the case of Estate Milne versus Donohoe Investments (Pty) Ltd. in which the judge said of the valuator:

"In discharging his function he is ... required to exercise an honest judgement, the 'arbitrium bona viri', but a measure of personal interest is not necessarily incompatible with the exercise of such a judgement."

This implies that the valuator use some form of discretion which would mean an "honesty of purpose when making an independent valuation of market value." On the other hand it does not prevent the valuator from "indulging in sympathetic considerations of a subjective nature." (Ellenberger, E.L.; op cit).

Valuators can differ amongst themselves with regard to the values they attach to particular properties. Table 3.1 presents the valuations of Residential sites in Lotus Park (Isipingo) by three valuators of the National Housing Commission. From the table it can be seen that the valuators varied in their perceptions of site conditions in seven of the eight categories listed. This illustrates the subjective nature of valuations and the pricing inconsistencies that can arise from it. If market evidence of sales prices exist, the valuators task becomes a somewhat easier one, as established prices will help to determine the valuators pricing parameters. (Wiggins, K.P.: 1979). The value attached to a property is not necessarily the price the buyer will pay, but rather a guide to the asking price.
### TABLE 3.1

**A COMPARISON OF PROPERTY VALUATIONS**

<table>
<thead>
<tr>
<th>Lot Number</th>
<th>3462.038</th>
<th>3462.039</th>
<th>3462.040</th>
<th>3462.041</th>
<th>3462.042</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valuer</td>
<td>A B C</td>
<td>A B C</td>
<td>A B C</td>
<td>A B C</td>
<td>A B C</td>
</tr>
<tr>
<td>Slope of site</td>
<td>+4 +4 +4</td>
<td>+4 +4 +8</td>
<td>+4 +4 +5</td>
<td>+4 +4 +8</td>
<td>+4 0 +8</td>
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<tr>
<td>Site condition</td>
<td>+4 +4 +4</td>
<td>+4 +4 +4</td>
<td>+4 +4 +4</td>
<td>+4 +4 +4</td>
<td>+4 +4 +2</td>
</tr>
<tr>
<td>Views</td>
<td>6 6 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
</tr>
<tr>
<td>Vehicle access</td>
<td>10 6 10</td>
<td>0 0 0</td>
<td>0 0 0</td>
<td>0 0 0</td>
<td>0 0 0</td>
</tr>
<tr>
<td>External works</td>
<td>10 0 4</td>
<td>10 4 4</td>
<td>10 4 4</td>
<td>10 4 4</td>
<td>10 4 4</td>
</tr>
<tr>
<td>Stair cases</td>
<td>6 4 4</td>
<td>4 4 4</td>
<td>4 4 4</td>
<td>4 4 4</td>
<td>4 4 4</td>
</tr>
<tr>
<td>General observation</td>
<td>6 5 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
<td>6 6 6</td>
</tr>
<tr>
<td>Future expansion</td>
<td>4 8 0</td>
<td>4 8 0</td>
<td>4 8 0</td>
<td>0 8 0</td>
<td>0 8 0</td>
</tr>
<tr>
<td>Evaluated selling price</td>
<td>R16 396</td>
<td>R14 919</td>
<td>R14 615</td>
<td>R15 233</td>
<td>R15 546</td>
</tr>
</tbody>
</table>

**SLOPE OF SITE**

- Level 10
- Gradually sloping 8
- Sloping 4
- Very steep slope 0

**GENERAL OBSERVATION**

- Good site = 6

**SITE CONDITION**

- 2.5 to 3m above road = +4
- Over 3m above road = +2

**VIEWS**

- Sea views = 6

**EXTERNAL WORKS**

- No retaining walls needed 10
- Minor walls needed 4
- Major walls needed 0

**VEHICULAR ACCESS TO CARPORT**

- Minor retaining walls needed 10
- Needs major walls 8
- No access possible 4

**FUTURE EXPANSION**

- Minor possibility 8
- Possible at extra cost 4
- Not possible 0

SOURCE: SINGH, E. 1985 (ADAPTED)
In considering the valuation process, it is important to note that the valuator works within an institutional framework and that the particular value attached to a property will depend on who employs. This accounts for the differences in property valuations between valuators employed by municipalities and those employed by building societies and estate agencies. Boyd, T.P. (1985) examined land values in Durban and his results revealed a poor correlation between municipal values and selling prices. A comparison of municipal land values and selling prices in the "Oblate" area of the Bluff in 1981, revealed the mean municipal value to be R7 650 while the mean actual sales price was R11 454.

The role of the valuator, therefore, is important in so far as he/she determines the value of the property and this in turn determines the housing allocation process. The value could serve to maintain the existing order of a residential area or alter it. The majority of property valuators in Durban are White. The appointment of an Indian estate agent as valuator in Queensburgh has "broken a bastion of white exclusivity" in that Borough. (Leader; 1993-03-05 : 1). This racial composition of valuators could play a major role in the residential desegregation process.

3.2.2.2 THE STRUCTURALIST APPROACH

Structuralist interpretations view residential differentiation "in terms of the reproduction of the social relations within capitalist society." (Harvey, D.; 1989 : 18) This approach analyses the
circulation of capital and sees the housing market as part of a broader market in which capital circulates. As capital circulates in the economy, it is diverted from or directed towards the housing market or parts of the housing market, depending on the spatio-temporal ability of the market to seek profit. The spatial inequalities produced by these processes is seen as the fundamental conflict between the owners of capital and the working people. (Blowers, A. et al: 1982). The conflict arises because surplus value (the end product of capitalism) has the ability to reveal itself in a number of crises. Harvey, D. (1989: 69), views the crises as "the real manifestation of the underlying contradictions within the capitalist process of accumulation." When the crises develops, the capitalist switches investment of a surplus value within sectors of the economy or geographical regions in such a way that it supports the production of capital. (Carter, H. : 1981)

Capital accumulation and the class struggle are therefore "different windows from which to view the totality of capitalist activity." (Harvey, D. : 1978: 101). The capitalist commands the work process by dominating labour power and in so doing reproduces the capitalist class. Labour is sold as a commodity and does not just bring an income in monetary terms but also of various other things on which the standard of living depends such as housing, health, education, security, and recreation. Some of these may be acquired through the expenditure of money income as social services or simply as attributes of particular environments occupied by different people. (Smith, D.M. : 1979).
The problem is not that the private sector does not have the financial resources to provide adequate housing but that it does not have the motivation, given the modest returns. (Ospine,J. : 1987). Urban social areas are produced by forces emanating from the capitalist production process and not by the autonomous and spontaneous preferences of people. (Harvey,D. : 1989)

3.3 BEHAVIOURAL AND ETHNIC CONSTRAINTS ON DESSEGREGATION

3.3.1 THE BEHAVIOURALIST APPROACH

Amongst the salient features of the behaviouralist approach are the "aspirations" and "expectations" of the population who enter the housing market and these are related in part to the lifestyles of the population. Knox,P. (1987), following studies conducted by Bell,W. (1958, 1968) and Moore,E.G. (1972) presents four categories of lifestyles and the specific market that each category seeks. They are:

a) FAMILY ORIENTATED / FAMILISTS whose search for a house is dominated by the needs of the children e.g. clean and safe environment, close to schools, clinics etc.

b) THE CAREERISTS who are generally status conscious and seek locations in prestige neighbourhoods that are in keeping with their self-image.

c) CONSUMERISTS whose lifestyles orientate towards material benefits such as theatres, clubs, restaurants etc. and therefore seek locations close to these facilities.
A MODEL OF RESIDENTIAL MOBILITY

- Neighbourhoods
- Dwelling
- Income
- Life Style
- Family Status

Environment

Needs, expectations and aspirations

Stress

Improve environment

Redefine aspirations

Decision to seek alternate residence

Define aspiration region

Match vacancies to aspirations

Select specific vacancy

Move to new home

SOURCE: KNOX, P.; 1989: 185
d) COMMUNITY SEEKERS who seek interaction with people of similar group orientated values.

Once the household decides to move, an aspiration region is identified and within that region the household seeks "the right kind of dwelling at the right price in the time available." (Knox, P.; 1987 : 187).

The actual search for a suitable dwelling to meet the household's needs and aspirations forms another of the important features of the behavioural approach. An important point to consider here is the nature of the information that is available to the individual or household entering the property market. Households generally confine their search for a house within what behavioural geographers call a "search space". This search space could express itself as a spatial bias since the search depends on the one hand on the mental map of the seeker, and on the other hand on the information sources the seeker uses. Information sources could include estate agents, newspapers, friends and relatives. Each of these sources themselves have their own prejudices and/or mental maps which in turn serve as search barriers that influence the decision making process of the house seeker. (Knox, P. : 1987).

Spatial bias is an important area of focus of the geographer and it can be the product of not just "buying" but also "selling" behaviour. Selling behaviour is neglected in the behavioural approach. Numerous studies have revealed how the behaviour of
the seller could constrain the behaviour and aspiration of the buyer. Some sellers provide specific mandates which work to the advantage of those persons that the sellers consider desirable and which in effect alters the decision of the buyer.

3.3.2 ETHNIC OR CULTURAL CONSTRAINTS

At the heart of the ethnic debate lies the assertion that "integration is supported verbally rather than by action." (Monti, D.J. ; 1991 : 37). The perceptions and aspirations with which South Africans have met the post Group Areas period will play a vital role in the desegregation process. South Africans are no doubt a diverse population, a diversity further entrenched by apartheid legislation. An important impact of the separation of races into own territories is that it was able to foster a group identity which was instrumental in maintaining residential protection at a community level. This group identity was protected by means of "the intricate network of laws governing national and residential territorial deployment in South Africa." (Retief, A. and Kelbrick, E. ; 1990 : 4). In the build up to the repeal of Group Areas legislation attitudes to the demise of the Act varied. In a study conducted in Westville (Pinetown) it was concluded that more people were in favour of modifying Group Areas legislation rather than abolishing it completely. (Schlemmer, L. and Stack, L. : 1991). Research conducted in the same area by the Westville Residents Support Group have shown that perceptions of racial differences were being replaced by perceptions of cultural
differences. (Tomaselli, K. and Tomaselli, R. : 1990). Further, research has shown that there are differences amongst Whites themselves with regard to residential desegregation. In the Schlemmer and Stack study cited above it was revealed that by July of 1988, 40% of Afrikaans speaking and 8% of English speaking White residents were in complete favour of the retention of the Group Areas Act.

Lambley, P. (1980) argues that when the National Party took over government in 1948, they began systematically duplicating the pattern used to separate Black and White, amongst all the other non-white groups. A policy of differentiation was established whereby the non-white groups were organised hierarchically so that Coloureds and Indians would in all practical matters be better off than Africans. "Coloured education, wages, pensions, allowances, facilities and the way a Coloured person is treated differ hierarchically from both Asians and Africans, who in turn differ from each other. (Lambley, P.; 1980 : 109). One result is that there exists a secondary form of apartheid between those who are most like the Whites and those who are not. Lambley, P. (op cit) found that Coloureds themselves were not against discrimination as such, but opposed being discriminated against. Many Coloureds saw their future in South Africa as partners with the Whites in a country from which Africans were excluded.

According to an Institute for Black Research (IRB) survey conducted in July 1990, 63% of Indians and Coloureds preferred a choice between mixed and single race neighbourhoods and
schools. Still further, 53% of Indians and 44% of Coloureds favoured the allocation of seats to the minority groups in parliament to ensure minority representation. The survey also found that 40% of Indians and Coloureds favour "political democracy and capitalism with a conscience, but (are) hesitant to identify with the African majority and worried about the groups' rights to be different. Cautious responses to questions of group identity reflected, according to the researcher, the "fear that their economic, cultural and religious interests may be trampled upon." (Charney, C. ; 1991 : 26).

The educational level as well as the socio-economic status of families in the different race groups are factors that will also influence the integration process.

In a study conducted in the Mobeni Heights-Chatsworth-Silverglen areas, Govender, O.N. (1991) asserts that parents of a higher professional or business status believed that their children would be able to adapt to a multi-racial neighbourhood by virtue of their being more "westernised" than "Indian" and have therefore encouraged their children to move into multi-racial neighbourhoods. On the other hand parents of a lower level of education seemed to have been more bound by tradition and showed a desire to live in close proximity to temples and mosques. Since they considered their children to be their future security these parents had a strong influence on their children's choice of a neighbourhood and often preferred to move into another "Indian" area of a superior quality. These parents also felt
that Indians were more tolerant, understanding and cooperative towards Indian functions and its consequent overcrowding, than Whites. In their study on attitudes towards Group Areas reforms amongst Westville residents, Schlemmer, L. and Stack, L. (op cit) found the highest percentage of respondents who showed a fear of being swamped or displaced by non-whites had a tertiary education. The majority of respondents who had a personal dislike for mixing also fell in this group. On the other hand the study showed that respondents who rejected residential integration on the grounds of "perceived social pathology and moral weakness among Blacks" were largely from that group whose formal education was lower than Standard Seven. Conflicts resulting from intolerance, lack of understanding, personal dislike, fear etc. of integration often find expression in neighbourhood activism. Such action occurs in a variety of forms which may be "legal/illegal, subtle/flagrant, open/covert, kindly/malicious, moralistic/pragmatic, as well as coercive/merely exclusionary." (Flick, J., de Coning, and Oliver; 1988: 6). The basis of residential conflict is often "a concern with minimising the negative externalities which are represented by the real or perceived threats of land-use." (Rawley, G. and Haynes, M.; 1990: 37) In this situation the neighbourhood residents will undertake behaviour to protect the residential environment.

Accordingly, Beavon, K.S.O. (1992) asserts that in South Africa, where the dominant group is very conservative there is no invasion by non-whites. Alternatively violent and unpleasant incidents are associated with moves or attempted moves. What is
true of the White suburbs inside the large towns is also true of
towns outside the metropolitan regions where resistance to
change and acceptance of mixed racial areas is vehemently
opposed by Whites. Prior to the repeal of the Group Areas Act the
repeal of the social amenities Act met with demands for exorbitant
deposits from non-whites for the use of public libraries, and
swimming pools. This was a form of activism used to maintain
White exclusivism. Another was the fight to keep schools in White
areas "white".

Without access to facilities and services, "undesirables" would
keep away from these areas. In Glenwood (Durban), the home of
an Indian family was fire-bombed in October 1991. The day before
the bombing the family received a letter "signed by the
Conservative Party in the area" in which it was stated: "You
Indians must move out or we will kill you bastards." (Sunday
Tribune Herald; 1991-11-24: 8). Such racist incidents in towns or
suburbs controlled by the Conservative Party or other right-wing
organisations abound.

3.4 CASE STUDIES OF RESIDENTIAL DESEGREGATION

Internationally numerous studies have focussed on the process of
racial desegregation of residential areas. The two case studies
that follow have been selected because they share much in
common with the South African situation. They are essentially
elements of desegregation that have occurred in cities with a
majority African (Black) population and have been exposed to some form of "apartheid". The Zimbabwean example was chosen since it shares a similar colonial influence with South Africa. The Namibian example was chosen since it was directly influenced by South African law.

3.4.1 CASE STUDY: HARARE (ZIMBABWE)

When Zimbabwe became independent in 1979, the expected mass influx of Africans to formerly White residential areas did not occur for at least another six years. There are many reasons given for this but topping the list is the financial limitations of the African population. For financial reasons accessibility to the high income residential areas of the north of the city were limited to African politicians, ministers, and embassy officials.

Since these northern suburbs were in demand they were the only "White" areas that recorded increases in property values. Also, those Africans who could afford to move to the middle and upper income former white areas, a limited number moved in the period before independence, in anticipation of the scrapping of the Land Tenure Act (which prevented Africans from occupying or owning land in White areas) and during the period when property values were depressed. (Pickard-Cambridge, C. :1988).

However following independence, the property market continued to be depressed in spite of the fact that houses which would have
cost Z$100 000 to build in 1983 were still selling for Z$40 000. One must add to this the fact that vacancy rates in the former white areas continued to be high as a result of the mass exodus of Whites from Zimbabwe during independence. Financial limitations therefore limited the process of desegregation in Harare.

Cummings, S.D. (1990) presents four other reasons for the slow pace of desegregation after independence. They are:

a) Lack of familiarity with white areas.

b) Time required for knowledge to diffuse through to potential buyers.

c) Time needed for potential movers to make the move.

d) Hostility from whites delayed the process.

The property boom began in Harare in 1985 when demand for the first time outstripped supply. Conditions from 1985 onwards were also different. Africans were entrenching themselves in civil service positions and earned higher salaries. Vacancy rates in White areas fell as emigration tapered off. Extremely high building costs led to a high demand for existing dwellings. By 1987 property values increased to four times their 1980 levels. (Cummings, S.D. : op cit). Access to White properties once again became limited. During this period, middle income Africans were moving into the former lower income White areas.
The present socio-spatial structure of Harare has its origins in the ideals imposed on it by the British Administration. Much of the blame for today's racial inequalities in Harare must go to this Administration. It was the imposition of such ideals that also paved the way for the apartheid policies of the White minority in South Africa.

3.4.2 CASE STUDY: WINDHOEK (NAMIBIA)

In Namibia, racial segregation began during the German colonial period. In 1920 South African took control of Namibia as a mandated territory and in 1922 passed the Native Administration Proclamation Act which served to strengthen the segregationist policy. Following the report by the Odendaal commission of Inquiry in 1964, Homelands (self-governing territories) were created for Africans and Whites, leaving the Coloured population with no specific territory. (Cilliers, S.P : 1990). According to Claire Pickard-Cambridge (1988) the introduction of Influx Control legislation in Namibia was modeled on South Africa's Black (Urban Areas) Acts. On 2 July 1979, the Abolition of Racial Discrimination Bill provided for the opening of White urban residential areas to all races. (Cilliers,S.P : op cit).

As in the case of Harare, desegregation in Windhoek was initially slow because few Blacks could afford to move into the suburbs. Initially the upper income housing market was given a slight impetus by the in-migration of returning exiles, cabinet ministers
and Black businessmen. However as the wage gap between Black
and White narrowed, demand for properties in the former white
areas increased and house prices rose by more the 200%

According to Cilliers, S.P. (op cit: 25) "estate agents generally agreed that changes in land values since July 1979 were primarily the function of market factors and not the abolition of racial land zoning." However certain underlying currents prevailing in Windhoek at the time cannot be ignored. For example, although Blacks were permitted to move into former White areas, schools and hospitals generally remained segregated by law. In the first instance this placed limitations on Blacks who hoped to move into the "White" suburbs. Secondly it created a counter-movement as many Blacks who moved into the "white" suburbs could not afford to transport their children to segregated government schools and therefore moved back into the townships.

Another factor to consider is that there were sudden shortages in the amount of land and available for residential development in the initial stages of the desegregation era and there were increases in the cost of servicing existing land. To this Pickard-Cambridge (op cit; 29) adds that "some agents accuse(d) the municipality of artificially limiting the supply of land, which it denied." Only Whites had the municipal franchise during this period and local government continued to be controlled by Whites until 1987.
The desegregation process in Windhoek was similar to that in Harare in so far as the pace and manner in which it occurred. What is obvious from both studies is that the rise in property values hindered the desegregation process and to a larger extent served to entrench the existing socio-spatial (racial) character of White neighbourhoods. There was also greater integration in the lower end of the White property market. But Windhoek shares more similarities in terms of present racial changes in South Africa then Harare. As in South Africa the era of legal racial desegregation in Windhoek began at a time when Namibia was still being controlled by a minority White regime.

3.5 CONCLUSION

Very often the reason given for the perpetuation of racial segregation in countries where legal racial discrimination has been repealed, is the inability of the once oppressed population to meet the demands of a changing market. As much of the theory in this chapter illustrated, there is certainly a correlation between property values and segregation just as there is a correlation between the behaviours and perceptions as well as cultures of the population and the ability to be segregationist. The complexity of the capitalist system has stimulated divergent views on the property market.

Managerialists view the property as being the playing field of a number of actors who are able to manipulate housing supply and
demand both spatially and socially. As such they are able to either topple or entrench the existing socio-spatial order of cities. Structuralists, on the other hand accuse the capitalist of a "hidden agenda" saying that the property market must be seen within the context of the broader market whose allies include political, institutional and social structures. The struggle for housing is not a housing struggle but becomes a class struggle since increased demands for wealth by workers conflicts with the principle of capital accumulation.

In addition to these economic theories, the desegregation process is also about behaviours, perceptions, culture and attitudes of the diversity of people who make up a nation. In terms of desegregation this can make the difference between what one "wants" and what one "gets". The rigid territorialisation of the South African population along racial lines together with the inequitable allocation of resources (social amenities, education, housing, medical services etc.) has left a spatial legacy that South Africans may have to live with for decades to come. It is widely accepted that the practice of segregation stretches beyond the limits of the law. These informal processes may prove to be the difference between an old and a new spatial order.
The three main sources of information for the study were:

a) The study of the Valuation rolls to identify those non-white households who moved into the study area.

b) The questionnaire to estate agents, and

c) The questionnaire to non-white in-migrants.

This chapter presents a report of the findings from the three sources mentioned above. The first part of the chapter presents a racio-spatial analysis of non-white in-migrants that was made by studying the Valuation rolls and then transferring the information onto maps.

The second part of the chapter presents the summary of the findings on the estate agents working in the study area. The chapter concludes with a summary on the information received by non-white in-migrants.

4.1 RACIO-SPATIAL ANALYSIS OF SALES

4.1.1 THE BOROUGH OF QUEENSBURGH

4.1.1.1 SPATIAL ANALYSIS OF SALES

In-migration has occurred at varying rates in the different sub-areas of the Borough of Queensburgh.

Generally there has been a higher rate of in-migration towards the edges of the Borough than in the central parts. Those parts of the
Borough that lie adjacent to the former Indian residential areas of Shallcross and Kharwastan have recorded the highest density of non-white in-migration. (Refer to Figure 4.1)

RATES OF IN-MIGRATION

Low Density In-Migration

The lowest density of in-migration has occurred in the northwestern region of the Borough (labelled 2 on the map). There are more than 600 residential plots in this area. There were approximately 26 cases of non-white in-migrants to this region as at 1 July 1994. This means that since the demise of the Group Areas Act, less than 4.5 percent of the properties in this area have changed ownership to non-white. The property in this region, that is, land only, is valued at between R26 000 and R35 000. Here, the non-white population is spread more or less evenly throughout the region.

The second region within the Borough of Queensburgh that has experienced a low density of in-migration lies along the central length of the Borough (labelled 3 on the map). This area can be found between Stella and Old Main Roads in the south and the M7 in the north. At first glance non-white distribution in this area seems even. However there is a variation in the distribution pattern as compared with the non-white low density area. Some streets, or two or three streets that lie close to each other seem to be more popular while other, entire blocks, remain vacant. Also,
two or three non-white households may be grouped close together so that they become neighbours or are separated by one or two properties in between.

Areas of high-Density In-Migration

A very high density of in-migration has occurred in the Valley View area of the Borough. This area lies adjacent to the Buffelsbosch Township of Shallcross and they are both separated by a stream flowing in a valley (area 1 on the map). The Valley View area comprises both old and new residential land. Some dwellings were being erected during the time of the study while others are more than ten years old. The site plan of the Borough shows approximately 100 properties in this region. Approximately 28 percent of the area is now occupied by non-whites. This figure is high when compared to the approximately 4.5 percent in the north-western region. There are more non-white residents here than in the entire north western region although this area is less than one-fifth the size of the north-west.

The second region that has recorded a high density of in-migration is the area that lies between Kharwastan in the south and Stella Road in the north. This area also has a mixture of established residential properties as well as new residential properties that have come onto the market. Approximately 25 percent of the properties in this area are now occupied by non-whites. At the time of the study, large tracts of vacant land in this region were being put onto the market and interest among Indians has been very high. Should interest find expression in sales then
this area is likely to have a very high influx of non-whites in the future.

A third area that is experiencing a relatively high level of immigration, lies to the north of the M7, in the north eastern section of the Borough of Queensburgh. Here, immigration is taking two distinct forms. Firstly the area is partly developed with existing dwellings, some of which are being purchased by non-whites. Secondly, and to a larger extent, the area has large tracts of vacant land which are being sub-divided. This forms the bulk of the sales to non-whites in this section of Queensburgh. The existing dwellings themselves are comparatively new. These homes are generally of the "council housing" type, displaying uniformity in shape and size.

4.1.1.2 RACIAL ANALYSIS OF IN-MIGRATION

In terms of racial desegregation, it seems unlikely that Queensburgh will reflect the rainbow nation we live in. Of the approximately 7 000 residential properties in the Borough, approximately 320 have been sold to non-whites as at 1 July 1994. This represents approximately 4.57 percent of the residential properties. Of the 320 households that have moved into the area, 21 (6.6 percent) were African and 299 (93.4 percent) were Indians. These figures reveal that for whatever the reasons, accessibility of the Queensburgh housing market is stronger for Indians than for Africans.
4.1.2 BELLAIR-SEA VIEW-HILLARY

4.1.2.1 SPATIAL ANALYSIS OF IN-MIGRATION

There has been an uneven distribution of in-migrants in this part of the study area. Generally there is a higher density of non-whites towards the south-west. (refer to Figure 4.2).

High Density Areas

A high density of in-migration has occurred in the Mount Vernon area of Hillary. One section of Mount Vernon is bordered by the railway line in the south, Hillary Road in the east, Fremantle and Stella Roads in the north and the western boundary of Hillary. In this area, there are approximately 250 residential lots. Approximately 72 plots (29 percent) are now occupied by non-whites. This area lies adjacent to the "Indian" area of Umhlatuzana Township. Within this area itself, the distribution is uneven. For example, Durslade place has six lots (according to the map). Of these, four are occupied by non-whites. This street is a cul-de-sac. In the upper section of Hillary Road, eight of the nine plots are occupied by non-white households. One will find that in an entire street, four or five non-white households will be grouped together to become neighbours, while the rest of the street remains "white".

The second area that is experiencing a high density of non-white in-migration lies in Sea View. This sub-area (labelled B on the map) lies in the vicinity of the Sea View railway station with the M7 forming the south-eastern boundary. For the most part, the
Land in this area has remained vacant and had been sub-divided and marketed at around the same time as the repeal of the Group Areas Act. The area has been developed by Vision Projects Ltd. and is now known as Seaglen Gardens. According to the Valuation Roll (Volume 5 as at 1 July 1994), there are 139 residential plots in Seaglen Gardens. Of these 52 have been sold to non-white in-migrants. This constitutes approximately 37 percent of the sales.

However of these 139 plots, 37 remained the property of the developer as at 1 July 1994. The non-white households who bought 52 of the 102 plots that have been sold make up approximately 51 percent of the sales in this area. At the time of the questionnaire survey, there was still a high amount of interest in this area among non-white buyers.

Low Density Area

The distribution of the non-whites in the rest of the area, although low, may be described as "clustered" rather than an even spread. For example, the Kingsdale Township had seven non-white households, five of which are on one street (i.e. Fourth Street). The area has approximately 180 properties. About 3,88 percent of the properties have now been occupied by non-whites. In the cul-de-sac which forms the lower part of the Waverley Road area of Memorial Park, (area D on the map) there is also a cluster of non-whites. There are eleven plots around the cul-de-sac. All are occupied by non-whites.
The property in this area remained vacant until it was sold by a development company after the repeal of the Group Areas Act. In Bexley Place (area A on the map), six consecutive plots on one part of the street are now occupied by non-whites.

For the most part, the non-whites have moved into one or two blocks, leaving large areas without any non-white in-migrants.

**4.1.2.2 RACIAL ANALYSIS OF IN-MIGRATION**

As was the case in the Borough of Queensburgh, Indians form the majority of the non-white in-migrants to this area.

There were approximately 345 non-white households in this part of the study area. 52 or 15 percent of these are "African" households and the other 85 percent were Indian. The majority of the Africans are located in the lower Sea View area, that is, between Sarnia Road and the Umbilo River (sub-areas A and B on the map). In this region there are 34 of the 52 African in-migrants which constitutes approximately 65 percent of the African households. The largest single concentration of Africans is in the Seaglen Gardens development (18 African households). In the Mount Vernon area of Hillary, only 2 of the 72 non-white households are African.

One can conclude therefore that the racial mix in this part of the study area is uneven. There are few African in-migrants who are
mainly concentrated in Sea View, with Indians forming the majority of the in-migrants.

4.2 THE ROLE OF THE ESTATE AGENTS

4.2.1 GENERAL DETAILS AND TASKS OF THE ESTATE AGENTS

4.2.1.1 Academic / professional qualifications

It is interesting to note that the professional or academic qualifications of the estate agents working in the study area varied considerably. Approximately 61 percent of the respondents had a qualification directly related to their jobs. Some agents did not have any of the necessary qualifications to practice as an estate agent. Amongst the respondents were agents who were a qualified hairdresser, a fashion designer and one with a certificate in communication. 15 percent of the respondents had indicated that they had no formal qualifications at all but were still in training.

4.2.1.2 Duties of the Estate Agent

The questionnaire provided a list of possible tasks that an estate agent performs. These included the sale of houses, the sale of vacant land, the valuation of properties, the search for new listings and the arranging of finance for prospective buyers. The study has revealed that 93 percent of the respondents performed all the tasks mentioned above 7 percent of the respondents indicated that they were involved in the valuation of properties on
a training basis only. Judging by the qualification of the estate agent one can see that not all the estate agents are performing tasks for which they are formally qualified.

An attempt was made to ascertain whether the study area was broken up into sub areas with each area or a few areas being serviced by a particular agent. The study had revealed that this was not the practice amongst agencies in the study area. All the estate agents indicated that they serviced the entire study area.

4.2.1.3 Work experience of the estate agent

The study has revealed that approximately 36 percent of the respondents have less than one year of experience as an estate agent while 29 percent had more than five years experience as an estate agent.

4.2.2 DETAILS OF SELLERS OR OUT-MIGRANTS

Part Three of the questionnaire was designed to elicit responses from estate agents with regard to the following:

a) Which parts of the study area people are moving from. In this regard the estate agents were provided with a map which divided the study area into twelve sub-areas. Agents had to rate the different sub-areas with a score ranging from 1 to 12 with 12 indicating the lowest number of sales.(Refer to Figure 4.3).
BELLAIR-SEA VIEW-HILLARY: DENSITY & DISTRIBUTION OF NON-WHITE IN-MIGRANTS

High Density Areas

Distribution of Non-White In-Migrants

NOT TO SCALE
b) Where are the out-migrants moving to?

c) Which group, in terms of the family life cycle, forms the largest percentage of out-migrants?

d) Is there any out-migration of non-whites who had recently moved into the study area?

Responses from the estate agents have shown the following:

i) The sub-areas of Queensburgh seem to have a larger number of households who are selling their properties than the sub areas of Bellair, Sea View and Hillary. The lowest number of households selling their properties were in Sea View (Refer to Table 4.1)

<table>
<thead>
<tr>
<th>Percentage less than six</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25</td>
<td>56</td>
<td>66</td>
<td>66</td>
<td>66</td>
<td>54</td>
<td>78</td>
<td>78</td>
<td>89</td>
<td>78</td>
<td>78</td>
<td>89</td>
</tr>
</tbody>
</table>

The Borough of Queensburgh has had a history of Conservative party rule. The Borough is also that part of the study area that is recording the largest number of out-migrants. While all areas of Queensburgh were recording high rates of migration, two sub areas showed higher rates than others. They are sub areas L (refer to map) which lies adjacent to Kharwastan in the south and J which lies next to Buffelsbosch in Shallcross.

ii) 21 percent of the respondents indicated that "whites" who had sold their properties, moved sectional title developments within
the study area. Still further, 21 percent of the agents believed that those who had sold their homes "almost always" moved into areas of similar socio-economic status, composed mainly of whites.

Of particular interest here, are some of the comments that agents wrote in the questionnaire when they were asked to indicate possible reasons for out-migration. One agent believed that opposition to other race groups moving into the study area was limited and that people in the area are selling for reasons that have always applied, such as, change of workplace, financial difficulties and upgrade. Another agent commented that "in the present economy there are frequent forced sales when the sellers buy down or rent."

The data has revealed that there are a number of reasons why people are moving out of the study area and that no single factor seems to weigh more heavily than others. However the movements towards sectional title developments and similar socio-economic areas have scored slightly more than others.

Racism as a factor per se, cannot be singled out as a reason for the out migration. In trying to ascertain reasons for the out migration by white households, only one respondent cited opposition to non-white in-migrants as a factor. The respondent did indicate that "opposition was limited."

iii) With regard to the family life cycle, the group which formed the largest number of out migrants were the older couples whose children have grown up and moved out (69%). Single parents
with teenage children formed the second largest group and this is followed by couples with teenage children.

iv) Regarding the out-migration of non-whites, 38 percent of the respondents indicated that non-whites were moving out of the area and 62 percent indicated that there was no out migration of this group. These were some of the comments that were cited as reasons for the out-migration of non-whites:

a) They (non-whites) "do not feel at home in the area."

b) Some who have sold are "merely speculators".

c) Non-whites are "more family orientated and miss their families...often leave their children in their own schools and find the travelling too much."

d) "... I am aware that certain Indian families have moved out again where the wife is of the older sari-wearing generation at home, and lonely for neighbours to visit."

4.2.3 DETAILS OF BUYERS / IN-MIGRANTS

Part Four of the questionnaire was designed to elicit responses from estate agents regarding the in-migrants to the study area. Aspects covered by the questionnaire were:

a) A ranking of the various race groups according to the amount of interest being shown by each race group.

b) The particular sub-area in which each race group is showing interest.
c) The criteria used by estate agents in trying to determine the suitability of sub-areas for prospective buyers.

d) Reasons for the high or low rates of in-migration by non-whites.

Generally the influx of non-whites to the study area occurred after the repeal of the Group Areas Act.

4.2.3.1) Racial Analysis of In-migrants.

Responses from estate agents have revealed that the interest among "white" buyers has remained at a constant high although the Group Areas Act has been repealed. However, 27 percent of the respondents believed that interest has decreased. It is important to note here that only 23 percent of the respondents worked in the study area for more than five years. Generally these respondents indicated that interest had remained at a constant high or that it had increased.

The high level of interest among whites is obvious at this stage considering that they form the bulk of the middle income earners in South Africa and that they are unlikely to be seeking property in the higher density former non-white areas.

The estate agents have also revealed that of the three "non-white" groups, Indians were showing the most amount of interest in the study area, followed by Africans. Coloureds were showing the least amount of interest in the study area. (Refer to Table 4.2)
4.2.3.2) Racio-Spatial Analysis of Interest

Estate agents varied in their racio-spatial analysis of in-migrants. 57 percent of the respondents believed that interest amongst race groups can be expressed in spatial terms while 43 percent believed that no single race group is showing interest in any particular sub-area. Judging from the responses of the estate agents the following pattern emerges. (Refer to Table 4.3 as well as Figure 4.4)

Responses from estate agents indicated that amongst Whites the sub-areas in Malvern labelled G,H,J,K, and L were the most popular. Sub-areas C and D were the least popular.

These two sub-areas fall in Hillary and Mount Vernon and lie adjacent to the "Indian" residential area of Umhlatuzana Township.

TABLE 4.2
RACIAL RANKING OF INTEREST

<table>
<thead>
<tr>
<th>RACE GROUP</th>
<th>RATING/PERCENTAGE RESPONSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>African</td>
<td>1 (15%), 2 (85%), 3 (nil), 4 (nil),</td>
</tr>
<tr>
<td>Coloured</td>
<td>1 (85%), 2 (nil), 3 (15%), 4 (nil),</td>
</tr>
<tr>
<td>Indian</td>
<td>1 (nil), 2 (7%), 3 (43%), 4 (50%),</td>
</tr>
<tr>
<td>White</td>
<td>1 (nil), 2 (7%), 3 (7%), 4 (86%),</td>
</tr>
</tbody>
</table>

1 = LOW LEVEL OF INTEREST
4 = HIGH LEVEL OF INTEREST
None of the respondents indicated that there was interest amongst Africans in the Borough of Queensburgh. Amongst Africans the area of Sea View that lies to the east of Sarnia Road and adjacent to Umbilo was most popular. Another area that was popular amongst Africans was sub-area B.

This sub-area is bordered by Sarnia Road to the east and the Umbilo River to the west.

The Indian population seems to show a strong interest in two sub-areas. The first is sub-area F, that is, the Mount Vernon area of Bellair (lying adjacent to Umhlatuzana Township). The second is sub-area L, which is a part of Queensburgh that lies next to the "Indian" residential area of Kharwastan. Indians also displayed some interest in sub-areas A, B, and D.

With the exception of sub-area B, interest amongst Coloureds in the study area has been negligible.

<table>
<thead>
<tr>
<th>RACE GROUP</th>
<th>SUB-AREAS OF INTEREST</th>
</tr>
</thead>
<tbody>
<tr>
<td>African</td>
<td>AAAAA; BBBB; CC; D; EE</td>
</tr>
<tr>
<td>Coloured</td>
<td>A; BBB; C; D; E; F</td>
</tr>
<tr>
<td>Indian</td>
<td>AAA; BBB; CC; DDD; EE; FFFFFF; G; H; I; J; KK LLLLL</td>
</tr>
<tr>
<td>White</td>
<td>CC; DDD; GGGGG; HHHHH; III; JJJJJ; KKKKK; LLLLL</td>
</tr>
</tbody>
</table>

TABLE 4.3
BUYER INTEREST ACCORDING TO SUB-AREAS
TABLE 4.4

CRITERIA FOR DETERMINING SUB-AREAS

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>RATING (PERCENTAGES)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ALWAYS</td>
</tr>
<tr>
<td>A</td>
<td>7</td>
</tr>
<tr>
<td>B</td>
<td>31</td>
</tr>
<tr>
<td>C</td>
<td>14</td>
</tr>
<tr>
<td>D</td>
<td>-</td>
</tr>
<tr>
<td>E</td>
<td>-</td>
</tr>
<tr>
<td>F</td>
<td>-</td>
</tr>
</tbody>
</table>

CRITERIA

A = the price the client is prepared to pay
B = the preference of the client for a specific sun-area
C = preference to be ethnically located
D = different race groups are suited to different areas
E = desire of the seller to have the property sold to a specific race group
F = fear of neighbourhood groups

An interesting racial pattern seems to be emerging in the study area. In only ONE of the twelve sub-areas demarcated on the map was there a high level of interest by more than one race group. This is the sub-area of Malvern that lies adjacent to Kharwastan. Both Indians and Whites seem to be showing an interest in this area.
Spatially, therefore, one would find different sub-areas in which different race groups are showing interest. There also seems to be some level of interest amongst all race groups in the sub-area labelled C. This is the part of the study area that lies closest to the "African" township of Chesterville. However, there is a low level of interest in this region.

4.2.3.3) Estate Agents' Basis for Determining Sub-Areas

Estate agents were given a set of possible criteria for determining sub-areas for their clients. They were asked to comment on each using a five-point rating which ranged from ALWAYS to NEVER. (Refer to Table 4.4)

The study has revealed that the price the client was prepared to pay for the property was a major determinant in the estate agent's selection of a particular sub-area for a client. 55 percent of the respondents indicated that this was "almost always" the case. Another important factor was the clients preference to be located in a specific sub-area. The data has shown that there is some degree of ethnicity and racial bias amongst estate agents and/or clients regarding the choice of sub-areas. 50 percent of the respondents believed that the preference of the client to be ethnically located occurred half the time or more. Some estate agents believed that "different race groups are suited to different areas". 16 percent believed that this occurred half the time or more while 69 percent indicated that this occurred "sometimes".

94
Racist mandates from the clients is also a factor that has influenced estate agents (presently this may not occur).

71 percent indicated that they sometimes act on such mandates. Agents indicated that fear of neighbourhood groups was negligible and 85 percent indicated that this was "never" the basis for determining sub-areas for clients. One respondent did indicate that on one occasion a buyer was intimidated (not the estate agent). In this instance the seller had subsequently withdrawn the property from the market.

Judging from the above, it is clear that agents do channel households to particular sub-areas. But this is based firstly, on what the client is prepared to pay or the preference of the client for a particular sub-area and secondly, and to a lesser extent, on racial or ethnic factors stemming either from the agent, the buyer or the seller.

4.2.3.4) The Rate of Non-White In-Migration

Generally estate agents described the in-migration of non-whites into the study area as "average".

Six positive and six negative attributes that could possibly affect the rate of the in-migration of non-whites were presented to the estate agents. Agents had to rate the attributes on a five point scale ranging from ALWAYS to NEVER. Tables 4.5a and 4.5b show the estate agents' rating.
TABLE 4.5
ESTATE AGENTS' RATING OF ATTRIBUTES AFFECTING IN-MIGRATION OF NON-WHITES

A = ALWAYS
B = ALMOST ALWAYS
C = HALF THE TIME
D = SOMETIMES
E = NEVER

TABLE 4.5A
RATING OF POSITIVE ATTRIBUTES (PERCENTAGES)

<table>
<thead>
<tr>
<th>ATTRIBUTES</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Whites have openly welcomed non-whites</td>
<td>0</td>
<td>9</td>
<td>45</td>
<td>36</td>
<td>10</td>
</tr>
<tr>
<td>2. There is resistance to non-whites but it is weak</td>
<td>0</td>
<td>27</td>
<td>18</td>
<td>45</td>
<td>10</td>
</tr>
<tr>
<td>3. Resistance is confined to small areas</td>
<td>10</td>
<td>27</td>
<td>9</td>
<td>54</td>
<td>0</td>
</tr>
<tr>
<td>4. Property in the area is generally affordable</td>
<td>0</td>
<td>45</td>
<td>27</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>5. Access to religion facilities</td>
<td>0</td>
<td>73</td>
<td>9</td>
<td>0</td>
<td>18</td>
</tr>
<tr>
<td>6. Condition of the property met with the buyers' expectations</td>
<td>10</td>
<td>45</td>
<td>0</td>
<td>45</td>
<td>0</td>
</tr>
</tbody>
</table>

On the positive side estate agents were of the opinion that access to religious facilities, affordability and the condition of the property in the study area were strong pull factors to the study area. The welcoming of non-whites to the study area was lower down on the hierarchy of attractive factors. However this seems to be balanced out by the fact that when there is resistance to non-white in-
migration, the resistance is generally weak and confined to small sectors. The impact of such a resistance is most likely to be negligible.

### TABLE 4.5B

**RATING OF NEGATIVE ATTRIBUTES (PERCENTAGES)**

<table>
<thead>
<tr>
<th>ATTRIBUTES</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. There is strong resistance to non-whites</td>
<td>0</td>
<td>0</td>
<td>10</td>
<td>80</td>
<td>10</td>
</tr>
<tr>
<td>2. Property is unaffordable</td>
<td>0</td>
<td>0</td>
<td>40</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>3. Property has not met with expectations</td>
<td>0</td>
<td>0</td>
<td>30</td>
<td>70</td>
<td>0</td>
</tr>
<tr>
<td>4. Whites buying quicker than non-whites</td>
<td>0</td>
<td>20</td>
<td>60</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>5. No or few facilities for non-whites in the area</td>
<td>10</td>
<td>30</td>
<td>30</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>6. Non-whites prefer to live in old group areas</td>
<td>0</td>
<td>30</td>
<td>40</td>
<td>30</td>
<td>0</td>
</tr>
</tbody>
</table>

From the information presented in the table above it can be deduced that estate agents rate the negative factors poorly. There is a possibility that the in-migration of non-whites may not be as high as is expected because whites are buying off the properties quicker than the non-whites, or that few facilities for non-whites are available in the study area, or that non-whites prefer to continue living in their old group areas.

### 4.2.4 THE ACQUISITION OF FINANCE FOR BUYERS/PROSPECTIVE BUYERS

Generally estate agents refer clients to financial institutions. 29 percent stated that they "always' refer clients to financial
institutions, 64 percent stated that they "almost always" recommend a financial institution and 7 percent stated that they "sometimes" make recommendations. The most popular institutions to which estate agents referred clients were the Standard Bank and the ABSA group. None of the estate agencies were a subsidiary to any financial institution. However, one agency has a branch of the Allied Building Society operating from its premises.

Very often the clients accept the estate agent's recommendation of a financial institution. 79 percent of the agents indicated that clients accept their recommendation of a financial institution 70 percent of the time and more. The success rate of loan applications is also high. Here, no discrepancies in terms of loan applications on a racial basis existed. 93 percent of the estate agents indicated that successful loan applications for both whites and non-whites occurred 70 percent of the time and more.

Estate agents did indicate however that a large percentage of home seekers in the study area had aspirations beyond their level of affordability. The situation appears to be more serious among non-whites than among whites. 82 percent of the estate agents indicated that in 50 percent of the times and more, non-white home seekers had aspirations beyond their level of affordability compared with the approximately 20 percent of whites who had aspirations beyond their level of affordability.

It was stated earlier in a previous section of this chapter that interest amongst Indians in the study area was high. Also,
affordability, according to estate agents was a major factor encouraging in-migration of non-whites to the study area. However it can be inferred from the information in this section that properties are not as affordable to non-whites as the estate agents assume they are, since large numbers have aspirations beyond their level of affordability.

4.3 REPORT ON IN-MIGRANTS

4.3.1 SOCIO-ECONOMIC CHARACTERISTICS OF IN-MIGRANTS

This section of the chapter presents the socio-economic characteristics of the sample population and then compares these with the socio-economic characteristics of the "white" population in the study area. The aim is to infer whether this previous white residential area will maintain its socio-economic status or not, now that we have reached an era of desegregation. In the period leading up to the demise of the Group Areas Act, many debates focused on the fear and anxieties of whites who believed that the post-Group Areas period will herald a drop in the status of "their" neighbourhoods. Only the occupational structure, level of education and income of the whites and the non-white in-migrants will be compared. All statistics regarding white residents of Queensburgh, Bellair, Hillary and Sea View have been adapted from data provided by the Central Statistical Services.
4.3.1.1 OCCUPATIONAL STRUCTURE

Table 4.6 below shows the occupation structure of the non-white in-migrants. 43.30 percent are employed in professional, semi-professional, or technical occupations. 69 percent of those who fall in this category were teachers, 22 percent were involved in the medical field, 2 percent in the legal field, and 7 percent in the technical field. In comparison, the clerical and sales occupations was the largest single category of employment for the whites in Queensburgh, Bellair, Hillary and Sea View. In terms of the occupational structure, a large percentage of the non-white in-migrants fall higher up in the hierarchy of occupations than their white neighbours.

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>In-Migrants</th>
<th>Whites</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Queensburgh</td>
</tr>
<tr>
<td>Professional, technical or semi-professional</td>
<td>43.30</td>
<td>13.10</td>
</tr>
<tr>
<td>Managerial, executive, administrative</td>
<td>8.80</td>
<td>10.08</td>
</tr>
<tr>
<td>Clerical and Sales</td>
<td>23.30</td>
<td>37.10</td>
</tr>
<tr>
<td>Communication and Transport</td>
<td>1.11</td>
<td>5.04</td>
</tr>
<tr>
<td>Services</td>
<td>2.22</td>
<td>6.27</td>
</tr>
<tr>
<td>Artisan, apprentice and related occupations</td>
<td>13.30</td>
<td>16.33</td>
</tr>
<tr>
<td>Other</td>
<td>7.97</td>
<td>12.08</td>
</tr>
</tbody>
</table>

Figures show percentages per occupation category of total economically active population.
4.3.1.2 LEVEL OF EDUCATION

There were a total of 186 residents in the fifty households who formed the sample population. Table 4.7 below compares the level of education as a percentage of the total, for the in-migrants as well as the white residents in the study area.

### TABLE 4.7

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>In-Migrants</th>
<th>Queensburgh</th>
<th>Bellair</th>
<th>Hillary</th>
<th>Sea View</th>
</tr>
</thead>
<tbody>
<tr>
<td>Std. 10</td>
<td>20.21</td>
<td>26.03</td>
<td>22.12</td>
<td>20.83</td>
<td>21.72</td>
</tr>
<tr>
<td>Diploma with Std. 10</td>
<td>13.97</td>
<td>7.33</td>
<td>4.24</td>
<td>4.88</td>
<td>4.83</td>
</tr>
<tr>
<td>Degree (including post-graduate)</td>
<td>13.36</td>
<td>2.26</td>
<td>1.81</td>
<td>0.60</td>
<td>1.79</td>
</tr>
</tbody>
</table>

In terms of the highest level of education 20.21 percent of the non-white in-migrants had completed their matric and did not study any further. Although this percentage is slightly lower, it compares well with the whites in the study area.

However there are more in-migrants with a tertiary education than the white population of the study area. 12.36 percent or 23 of the 186 in-migrants have a degree or a post-graduate qualification. This figure surpasses the combined total percentage of degrees of the white population in the four parts of the study area.

101
4.3.1.3 INCOME

Generally the non-white in-migrants fall within the broad middle income category. The graph (Figure 4.5) below shows the relationship between the percentage sample population and the income groupings as presented in the questionnaire to in-migrants. These figures reflect either the combined gross monthly income of the head and the spouse, or where there is a single earner, of the breadwinner.

The largest percentage of households have an income of between R3001 and R5000. However more than 60 percent of the in-migrants have an income in excess of R5000.
The questionnaire to in-migrants focused on the combined gross monthly incomes. However, based on occupations, one can make inferences regarding monthly salaries. Table 4.8 below shows the percentage of the white population in the study area with selected gross annual income categories from R30 000 upwards.

The figures are for single incomes and include part-time / temporary work.

<table>
<thead>
<tr>
<th>AREA</th>
<th>Total economically active population</th>
<th>GROSS ANNUAL INCOME (R thousand)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>30-49</td>
</tr>
<tr>
<td>Queensburgh</td>
<td>12 021</td>
<td>25.86</td>
</tr>
<tr>
<td>Bellair</td>
<td>1 122</td>
<td>25.22</td>
</tr>
<tr>
<td>Hillary</td>
<td>1 254</td>
<td>21.12</td>
</tr>
<tr>
<td>Sea View</td>
<td>2 283</td>
<td>20.84</td>
</tr>
</tbody>
</table>

SOURCE: Central Statistical Services

Of the 186 in-migrants from the fifty households of the sample population, 94 were economically active. Of these, 27 were teachers. This represents 28.72 percent of the economically active population. All the teachers were fully qualified with the lowest qualification being a three year Teacher's Education Diploma. Individually each of these teachers would be earning in
excess of R30 000 per annum. This implies that at least 28.72 percent of the economically active sample population would earn in excess of R30 000 per annum. This is higher than the percentages in this category for the white residents in the study area.

It can be seen that the non-white in-migrants compare favourably with their white counterparts in the study area in terms of occupation status, level of education and income. There are comparatively more professional people with higher levels of education entering the study area than had previously existed.

4.3.2 IN-MIGRANTS: PARTICULARS OF PREVIOUS RESIDENCE

4.3.2.1 FEEDER AREAS

It is generally accepted that the greatest amount of movement occurs towards areas with which buyers are familiar. Familiarity finds expression in a "search space" which could express itself as a spatial bias since the search depends among others, on the mental map of the seeker. Arising from this, most house sales will occur in areas that are usually in close proximity to the previous residence.

The highest density of non-white in-migration occurred from within a five kilometre radius of the study area (refer to Figure 4.6). The study area is adjacent to the "Indian" residential areas in the
south and this represents the main feeder areas. 36 percent of the in-migrants lived in Chatsworth, 16 percent in Umhlatuzana Township and 10 percent in Kharwastan. Taking this into account, one can deduce that the non-white in-migrants to the study area will come mainly from the "Indian" population group.

4.3.2.2 REASONS FOR OUT-MIGRATION FROM THE PREVIOUS RESIDENCE

There are various reasons why non-whites moved from their previous residential areas. Two factors however, rank very high on the list. They are:

a) The need to own a house, and

b) The need for more space. (refer to Table 4.9)

<table>
<thead>
<tr>
<th>REASON</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The need to own a house</td>
<td>36</td>
</tr>
<tr>
<td>Needed more space</td>
<td>24</td>
</tr>
<tr>
<td>Wanted a single house</td>
<td>6</td>
</tr>
<tr>
<td>Wanted a location closer to workplace</td>
<td>6</td>
</tr>
<tr>
<td>Wanted more privacy</td>
<td>8</td>
</tr>
<tr>
<td>Noise and pollution</td>
<td>10</td>
</tr>
<tr>
<td>Poor facilities and services</td>
<td>4</td>
</tr>
<tr>
<td>Violence</td>
<td>4</td>
</tr>
<tr>
<td>Wanted to live in a racially integrated area</td>
<td>6</td>
</tr>
<tr>
<td>Other reasons</td>
<td>14</td>
</tr>
</tbody>
</table>

TABLE 4.9
REASONS FOR MOVEMENT FROM PREVIOUS RESIDENCE

105
THE DENSITY OF IN-MIGRANTS FROM THE DIFFERENT AREAS
The need to own a house or for more space was important to these non-white in-migrants because the majority (64 percent) had occupied their previous residence either as tenants or had lived with their parents/parents-in-law. 36 percent of the sample had owned their previous residence.

Former white residential areas have always been perceived as having better facilities and services than non-white areas. The inequitable provision of services and facilities have been the root cause of a number of rent and rate boycotts.

However, only 4 percent of the respondents cited poor services and facilities as a reason for movement from the previous Group Area. Similarly, noise and pollution in the previous residential area was also a minor factor in the decision making process. Violence also came up as a minor factor. However, here one must note that only 8 percent of the sample population were "Black", coming from areas where there is a high rate of violence.

4.3.3 THE HOUSE SEARCH: SPATIO-TEMPORAL ASPECTS

According to the behaviouralist approach, once a household decides to move, an aspiration region is identified within which the "right" dwelling at the "right" price is sought.

The actual search for a suitable dwelling forms an important component of the approach. Here, the mental map of the seeker, the information from the media, estate agencies, friends, relatives
etc. are salient to the search. An added component of importance is the time available to the seeker for the search.

4.3.3.1 TIME / PERIOD OF SEARCH

The majority of the respondents spent between six and twelve months in the house search (refer to Table 4.10). 10 percent of the respondents spent more than two years searching for a suitable dwelling. This implies that 90 percent of the respondents entered the housing market after the repeal of the Group Areas Act.

<table>
<thead>
<tr>
<th>TIME</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 6 months</td>
<td>28</td>
</tr>
<tr>
<td>6 to 12 months</td>
<td>40</td>
</tr>
<tr>
<td>between 12 and 18 months</td>
<td>12</td>
</tr>
<tr>
<td>between 18 and 24 months</td>
<td>10</td>
</tr>
<tr>
<td>more than 24 months</td>
<td>10</td>
</tr>
</tbody>
</table>

4.3.3.2 SPATIAL EXTENT OF THE SEARCH

With the repeal of the Group Areas Act, estate agencies, development companies etc. were expecting a flood of non-whites to the the former white residential areas. However the
study has revealed that these areas are not necessarily the target areas for people in the middle income housing market.

In terms of the house search, 64 percent of the sample population searched in both "white" and "non-white" areas. 30 percent of the respondents searched in the study area only, while 6 percent of the respondents confined their search to "white" residential areas only but included residential areas other than the study area in their search.

The majority of the respondents confined their search to within 5 kilometers of the study area. Popular "non-white" areas that were included in the search included Chatsworth, Kharwastan and Umhlatuzana Township and Shallcross. Approximately 20 percent of the respondents who lived within a five kilometre radius of the study area, searched beyond the five kilometre radius. Here, the search areas extended from La Mercy in the north of Durban to Amanzimtoti in the south.

The study area itself lies beyond the five kilometre radius from the previous residence for 26 percent of the respondents. These respondents moved into the study area from Overport, Reservoir Hills, Pietermaritzburg, Merebank, Isipingo and Johannesburg.

An important factor of the house search is whether residents scout the area for suitable alternatives. In this regard 76 percent of the respondents looked at other properties in the study area while 24 percent had settled for the first property that they had
looked at in the study area. Regarding the latter, amongst the reasons given were:

a) Respondents had searched in many areas. They settled for the first property in the study area believing that it was a good buy when compared with properties in other areas.

b) Panic buy by a civil servant who did not want to lose his government housing subsidy.

As was mentioned earlier, the house search is influenced by many factors. One factor is the manner in which the respondents heard of or got to know of the sale. 68 percent of the house sales went through an estate agent. Of this 68 percent:

a) 20 percent responded to an estate agency advertisement in a newspaper.

b) 16 percent responded to estate boards which they saw while driving through the study area.

c) 32 percent were contacted by estate agencies who were aware that respondents were looking for a house or property in the study area.

22 percent of the respondents heard of the sale of the property from friends or relatives. Here it must be noted that some of these sales went through as private sales, some through an estate agency and the rest through development companies. 16 percent of the respondents purchased a vacant property and built a house privately. 20 percent bought a vacant property and built a house
as part of a package deal and 64 percent of the respondents had bought an existing house.

4.3.4 REASONS FOR IN-MIGRATION

The single most important factor that influenced the decision of householders to move into the study area was accessibility. A large percentage of the respondents considered the proximity of the study area to the workplace, the Durban CBD and other shopping areas, school etc. to be important. In terms of accessibility another factor that was prominent was the closeness of the study area to other "Indian" residential areas such as Chatsworth, Kharwastan, Umhlatuzana Township, and Shallcross. Many respondents wanted a location close to their parents/in-laws, friends etc. Many respondents with school going children continued to send their children to school in "Indian" areas.

Besides accessibility, respondents found that the study area offered other advantages. 22 percent were attracted to the peaceful and quiet atmosphere of the area. Other reasons for in-migration that were mentioned by a smaller percentage of the in-migrants were:

a) Large properties and low housing densities.
b) Opportunity to live in a mixed environment.
c) Safety.
d) Provision of facilities
4.3.5 LEVEL OF SATISFACTION

An attempt was made to determine the levels of satisfaction of the non-whites who have moved into the study area. The focus was two-fold: firstly, to ascertain whether in-migrants were satisfied with their purchase or not (in terms of the physical condition of the property, buildings etc.) and secondly, to ascertain whether in-migrants were satisfied with the specific sub-areas into which they moved.

4.3.5.1 SATISFACTION WITH THE PHYSICAL STRUCTURE OF THE PROPERTY

In general, in-migrants showed a high level of satisfaction with the physical structure of the properties. Although some respondents had to renovate, renew water pipes etc., they were of the view that they had made sound investments, in spite of the added costs. Respondents provided many reasons why they were satisfied with their purchases. 50 percent of the respondents believed that their purchase was good value for money. Here respondents generally compared their purchases with what they would have got, if they had bought properties in the previous "non-white" areas. 17.64 percent were satisfied because their homes were "large" and "spacious" and, 11.76 percent were impressed with the "large" plot size.

Only TWO of the respondents were dissatisfied with their purchases. One felt that the house he had bought was too old. He
incurred high costs trying to sort out problems related to dampness and the changing of the window frames. The other indicated that his home had many "defects" such as the "cracked ceiling".

4.3.5.2 LEVEL OF SATISFACTION WITH THE SUB-AREA

As was the case with the physical structure, there was a high level of satisfaction with the specific sub-areas into which respondents moved. 96 percent of the respondents indicated that they were satisfied while 4 percent stated that they were not satisfied. In the latter category, one resident felt that there was too much of "tension" between himself and his "white" neighbour. The other was dissatisfied because the particular sub-area in which the responded resided, was poorly serviced by public transport. Popular reasons for the high levels of satisfaction included:

<table>
<thead>
<tr>
<th>REASON</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Closeness to Indians</td>
<td>33.3</td>
</tr>
<tr>
<td>b) Good neighbours</td>
<td>23.3</td>
</tr>
<tr>
<td>c) Peace and quiet</td>
<td>23.3</td>
</tr>
<tr>
<td>d) Close to amenities and facilities</td>
<td>20</td>
</tr>
</tbody>
</table>
4.3.5.3 GENERAL REASONS FOR SATISFACTION

Most respondents commented positively about living in the study area and displayed a high level of satisfaction. A small percentage provided negative comments related especially to unfriendly neighbours.

The sample population was very pleased with the services they were receiving from the respective municipalities. The satisfaction with services featured prominently when respondents were evaluating their property investments. The following are some of the comments made by respondents in this regard:

a) "...rates are low but services are very good...Garbage removal is very good."

b) "Services here are better than in Kharwastan."

c) "Garden services, books, home improvement books come very often in the post...very good services... In Umhlatuzana, nobody advised us."

d) "Here we get bigger land (building plots) and better services but at half the rates of the Indian area."

With regard to their association with "whites" in the study area, many respondents indicated that they had not encountered any problems. Although there was little social contact between whites and non-whites, they generally co-existed amicably. This aspect of the study will be presented in more detail in the following chapter.
CHAPTER FIVE: EVALUATION

5.1 THE IMPACT OF THE POST-APARTHEID HOUSING MARKET ON DESEGREGATION

During the apartheid era, four housing sub-markets existed, each catering for a different race group. Different levels of supply and demand, physical characteristics of vacant properties, availability of finance etc. all worked to create divisive market forces that benefitted some and worked to the detriment of others.

In the period immediately before the repeal of the Group Areas Act, one of the most attractive aspects of the housing market in "white" residential areas, was the low selling price of homes in comparison with the "non-white" residential areas. The reason - a strong supply against a weak demand in the white areas with the opposite being true of non-white areas.

With the repeal of the Group Areas Act, vacancy rates in white areas increased and this caused many non-whites to look for housing in that direction. The housing sub-markets of the apartheid era have now been replaced by new kinds of sub markets, all working within a "unitary" housing market system.

5.1.1 THE SUB-MARKETS

The new racio-spatial patterns characteristic of the apartheid era are a manifestation of the emergent sub-markets. Bourne, L.S.
(1981:91) identified restrictions on the housing market which may produce spatial sub-markets. The sub-markets characteristic of the study area are the result of at least four of these restrictions. They are restrictions on accessibility, supply, racial, ethnic, and class discrimination and neighbourhood restrictions.

5.1.1.1 Accessibility restrictions

In the previous chapter it was mentioned that accessibility was one of the major factors influencing the location/distribution of the non-whites in the study area. Those parts of the study area lying close to the former Indian residential areas have a high density of Indian in-migrants. Many in-migrants considered this to be the ideal location for them since it allowed them easy access to family, friends, schools for children and workplaces in the "Indian" residential areas.

If one studies the structure of Durban, one will find that generally the race groups were distributed in such a manner that Indian residential areas were found close to the White residential areas with Africans being located on the outskirts. Since the study area lies next to a large Indian residential area, it has easier access to the Indians than the African or Coloured race groups. Therefore one will find a larger number of Indian in-migrants in the study area. As a result of a differentiated accessibility on racial lines, which is a product of the apartheid era, one will find that the Borough of Queensburgh as well as the Bellair-Sea View- Hillary area has become a sub-market for Indians more so than the other non-white race groups.
Apart from the criteria that have been mentioned above, it must be remembered that access to information also governs accessibility. One can only purchase from a housing stock that one knows exists.

5.1.1.2 Supply Restrictions

There is a huge demand for homes in the lower middle income category in South Africa. Unfortunately supply in desirable locations is limited. Lots of vacant land that was once part of the buffer zones separating white and non-white residential areas have been put onto the market in the last two or three years. The subsequent sub-divisions and housing developments in these areas provide the kind of housing that is accessible to this income group. In the sub-areas in which these housing developments are occurring one will find mainly the "package deal" developments. They attract a large number of non-whites of the lower middle income group who are seeking desirable locations with an affordable housing supply. Seaglen Gardens in Sea View is a typical example of such a development.

By 1991 there was still a total of 148 000 hectares of land zoned for exclusive occupation by a single race group in Natal. 99 000 hectares were for Whites as compared with a total of 49 000 for the other three race groups. With the demise of the Group Areas Act, this land became available for occupation on a non-racial basis. Since there is more vacant land available in the "White" areas, and since a larger non-white population requires housing,
one will find that the new housing developments especially for lower middle income residents would fill up with more non-whites than whites. This trend has been evident in the study area.

5.1.1.3 Racial, Ethnic, and Class Discrimination

There is no doubt that in the present South Africa racial differences have now been replaced by class and ethnic differences. The policy of racial differentiation that characterised the apartheid era, organised the non-white groups hierarchically so that the Indians and Coloureds are perceived as being more like the Whites than the Africans. There is evidence to suggest that in the study area, Indians seem to have a better access to the housing market than the Africans, for racial or ethnic reasons. Three of the respondents, all from the Mount Vernon area of Hillary, have indicated that the white residents are in favour of desegregation but only to the extent that Indians are more welcome into the area than Africans. One respondent indicated that "estate agents are being racist towards the Blacks" while another indicated that he had seen an agent with a mandate to "exclude a Black from a sale". Of the 72 non-white households in the Mount Vernon area, 2 are Africans and 70 are Indians. Many of the homes in this area are in the lower middle income category. This area is "tipping" in the Indians' favour.

5.1.1.4 Neighbourhood Restrictions

The study area displays varying characteristics in terms of the physical nature of the land, the type of housing, the size of homes
etc. As a result house prices differ from one sub-area to another. Generally the cheaper homes are found in the periphery of the study area where homogeneous clusters of "council" type houses and "railway houses" exist.

Estate agents indicated that a large percentage of the non-white buyers have aspirations beyond their level of affordability. This implies that for the most part, non-whites will be moving into those sub-areas where affordable housing exists. Many sub-areas/neighborhoods within the study area are, in terms of affordability, out of the reach of non-white buyers. Hence one would find large parts of the study area with a low density of non-whites.

As a result of the four factors discussed above, two specific aspects of sub-markets have emerged in the study area. They are:

a) Homogeneous clusters of housing types have sprung up in certain parts of the study area. These have occurred especially in those parts where new housing developments have arisen. Houses providing the basic three bedroom, lounge, dining room, kitchen, toilet and bathroom, all under approximately 110 square metres of building space are common to these development projects. They do however, offer slight variation in building design.

b) The racio-spatial analysis of non-white in-migration has revealed that there are clusters of Indians in many parts of the study area rather than an even distribution throughout. Therefore in certain sub-areas one will find homogeneous
clusters of household characteristic. Such clusters can be found along parts of a street, in cul-de-sacs and in new housing developments within the study area. Estate agents indicated that many of the whites who have sold their houses have moves into simplex and duplex developments within the study area itself, in sub-areas composed mainly of whites. These developments too will constitute the clusters of white households.

5.1.2 THE IMPACT OF THE SINGULAR HOUSING MARKET

Sub-markets cannot be seen in isolation since they form part of a wider "unitary" housing system. During the apartheid era, price differentials existed between white and non-white housing markets because of the shortage of land and suitable sites for non-whites as compared with the abundance of land for whites. Now in the post apartheid era, there has been an effective decrease in the price of homes in the former non-white areas and an increase in the white areas, to such an extent that the prices of homes in both areas are more or less equal. However, the better quality of the land, better services, lower housing densities resulting from larger plot sizes etc., the demand for housing in the "white" areas are higher than that in the non-white areas.

The vacancy figures in non-white areas have not increased so that the supply of houses in these areas is still short of the demand. This has kept the price of properties relatively high in non-white areas. It is the excess population, those who lived as
tenants, with their parents or with their in-laws, who are now constituting the majority of the movers. The study has shown that 64 percent of the respondents have occupied their previous residence as tenants or have lived with parents and in-laws. Most of those who moved compared their purchases with the middle income housing stock in non-white areas and concluded that they had received "good value" for their investments. What the new unitary market has done is this: It has maintained a shortage of the housing stock in areas where the shortage had previously existed. It had increased the supply of housing in the previously prohibited markets while at the same time increased the demand in such areas. This served to create an equilibrium in prices and minimise the price differentials of the previous era.

The shortage of "proper" housing in the former non-white areas means in effect, that such a housing market favours the desegregation process. Evidence from the respondents has revealed that many of the non-whites living in the study area did not necessarily want to move to "white" residential areas. However these are the areas where housing vacancies exist. A number of respondents, the Indians in particular, were comforted by the fact that their homes are located in sub-areas where there is a large number of Indians or in areas that gave them easy access to "Indian" residential areas. In such instances one can conclude that it was the new housing marketing strategies that encouraged the process of desegregation. Only 6 percent of the respondents moved from their previous residence because they saw the need to integrate.
While the above argument may be true, the marketing strategy itself has its limitations, the limitations which discourage integration. Harvey, D. (1989) asserts that urban social areas are produced by forces emanating from the capitalist production process and not by the autonomous and spontaneous preferences of people. Central to the desegregation process is the change from differentiation on the basis of race to disadvantage on the basis of class. It is obvious that the housing market has to support the production of capital. Therefore it is part of a broader market in which capital circulates. The principles of house marketing in the post apartheid era necessitates a shift of capital investment from the former non-white to the former white residential areas, in order to increase the production of capital. But this in itself is an urban managerialist disguise. In effect, it serves to push up house prices to the extent that it is affordable to the select few who have managed, in this switch from race to class,, to squeeze themselves into the acceptable economic class of the owners of capital, that is, the "white" South African.

The study of the occupation structure has revealed that the number of in-migrants in professional, semi-professional, and technical occupations is far higher (43.30 percent) than for white residents in the study area. The non-white in-migrants also tend to have a higher level of education. For example, 12.36 percent were graduates or post graduates as compared with the whites in Queensburgh (2.26 percent), Bellair (1.81 percent), Hillary (0.60 percent) and Sea View (1.79 percent). Although the in-migrants have a higher occupational status and a higher level of education,
their incomes are equal to or lower than those of the whites in the study area. Since the non-whites have lower salaries, a smaller percentage will be able to move into those sub-areas with higher housing prices. The struggle for racial supremacy continues, but disguised as a class struggle. In terms of desegregation "white" areas will continue to remain white for many years to come. The rate of desegregation will not occur as rapidly as the general population had expected.

The market forces at play here are not very different from the forces that occurred in Zimbabwe and Namibia immediately after independence. In Zimbabwe, desegregation was slow until at least six years after independence. This is when the Africans who had entrenched themselves in civil service positions and began to earn higher salaries started entering the middle income market in relatively large numbers. In Windhoek, the rise in property values served to entrench the existing socio-spatial (racial) character of white neighbourhoods. There was greater integration at the lower end of the white property market.

5.2 THE EFFECTS OF THE BEHAVIOURS AND ATTITUDES OF THE NON-WHITE BUYERS ON THE DESEGREGATION PROCESS

A successful marketing strategy is one which is designed to alter the behaviours and attitudes of those who are looking to the market to meet their aspirations. It has long been accepted that man is not a rational economic being, that the choices he makes
are the product of a variety of factors, not all of which are in his best economic interest. However financial considerations do play a major role in his decision making process.

Central to the issue of the effects of the behaviours and attitudes of in-migrants on the desegregation process is the question: Are middle income non-whites looking towards the previous white residential areas to meet their housing needs? Evidence from in-migrants suggests that these are not necessarily the aspiration region for the majority of the non-whites. Rather, they have moved into these areas because this is where housing vacancies exist, and at affordable prices. The study has revealed that the need to own a house and the need for more space were two of the most important factors that prompted the majority of the non-whites to buy a house. These respondents satisfied those needs rather than the need to desegregate. A study of the behaviours and attitudes of non-white in-migrants have revealed the following:

5.2.1 Aspiration Region

The majority of the respondents entered the housing market after the repeal of the Group Areas Act (90 percent). Yet 64 percent of the sample population searched in both "white" and "non-white" areas. The respondents did not identify a specific residential area as an aspiration area but instead worked within an aspiration region - a larger area - and the study area fell within that aspiration region. Non-white residents are not looking towards former white areas because they want to integrate but because this is where the housing stock is located.
The majority of the respondents lived in "Indian" areas that are adjacent to the study area such as Chatsworth, Kharwastan, Umhlatuzana Township and Shallcross. In terms of the aspiration region, the search space of the respondents were generally confined within a five kilometre radius of their previous residence. This was the area with which most immigrants were familiar. Now that the Group Areas Act has been repealed, their search was extended to include an area that was formerly prohibited.

One will find that in any house search, a very small percentage of people will venture out to areas with which they are not familiar. Approximately 20 percent of the respondents who lived within the five kilometre radius searched beyond these areas. Amongst them, the search area was very wide, and included, amongst others, Warner Beach, Amanzimtoti, Durban North, La Mercy, Glenwood and Morningside. These are the respondents who tried to get a full picture of the field before settling on an aspiration region.

5.2.2 Accessibility

This was the most attractive factor for the majority of the immigrants. As a result of urban expansion, the study area now lies on the outer edge of the inner city. It lies with a 10 to 15 minute drive from the major industrial areas to the south of Durban as well as the Durban CBD, and, the industrial and commercial areas of Pinetown. It also has a good road network and many of the main roads have been used as through routes by a large number.
of motorists from the adjacent "Indian" areas. One will find that the areas of high density non-white in-migration correspond very closely to the through routes with which the non-whites are familiar.

5.2.3 Affordability

When the respondents were asked whether they were satisfied with the study area or not, 96 percent indicated that they were. 50 percent of the respondents cited "good value for money" as the reason. However, in terms of value, one will find that the quality of the houses, the size of the land as well as the physical nature of the land differs from one sub-area to the next. Generally the sub-areas bordering the former non-white areas have a hilly terrain, more so than the central parts of the study area. Here land value is lower and house prices are generally cheaper than in the central parts.

Also most of the "council type" and "railway" houses are found in this region. These are the sub-areas into which the majority of the non-whites are moving. However it must be noted here that the in-migrants generally considered the size of the homes, the size of the properties as well as the physical nature of the properties to be far superior to those of similar value in the adjacent non-white residential areas.

The study has revealed however that these in-migrants are not very familiar with the housing stock in the study area. 24 percent
of the respondents purchased the first property they looked at. The respondents who viewed other properties generally searched in those sub-areas where there is presently a high concentration of non-whites. The majority of them were taken around by an estate agent. In trying to ascertain their satisfaction with their purchases, none of the respondents made any comparison with the general housing stock of the study area and were therefore unable to judge whether they are getting a good deal as compared with the "white" buyers in the study area.

5.2.4 Ethnic Factors

Knox, P. (1987), drawing from earlier studies, presented four categories of lifestyles and the specific housing market that each category seeks (refer to Chapter Three). Evidence from the sample population has revealed that non-white in-migrants fall in two of the four categories, namely, the community seekers and the familists.

5.2.4.1 COMMUNITY SEEKERS: These are people who seek interaction with others of similar group orientates values. This category seems uncharacteristic of a group of people seeking locations in areas that are somewhat foreign and amongst a racial group with whom they have had little contact in the past. However, within this category two groups can be identified.

Respondents were asked to provide reasons for their satisfaction with the specific sub-areas in which they
reside. 33.3 percent of those who responded to the question (mainly Indians) indicated that they were satisfied because the location provided some closeness to Indians or the "Indian" areas. Some of the reasons that these respondents provided were:

a) "We wanted something close to the Indian area. This is a Conservative Party area and we did not want any problems."

b) "...I wanted something close to my family in Umhlatuzana."

c) "We can still maintain our culture. There are lots of Indians behind my house as well as the neighbours."

d) "We saw the Indians here and felt comfortable."

e) "If more Indians come in, it will be better."

One can deduce from the comments above that these are respondents who seek locations close to members of their own ethnic group or in areas that have been popular with their own ethnic group. These are the people who, while on the one hand are moving away from areas of racial homogeneity, on the other, also have a desire to maintain a group identity. They are breaking away from the previous "group areas" but the move is characterised by cautiousness (consciously or not).

Their location therefore, gives them the best of both possible worlds, that is, an ethnic cluster within a "non-racial" environment. The racio-spatial structure of the non-
white in-migrants indicated that large numbers of them are located in those parts of the study area that borders the non-white area.

The second category of community seekers are those who intend to integrate fully with other race groups as a single, non-racial South African community. They form the smaller percentage of in-migrants and reflect the spirit of the new South Africa. Although only 6 percent of the sample population stated directly that they move into the study area because they wanted to live in a mixed environment, many reflected this spirit in the comments that they provided. Some of these comments are:

a) "We feel disappointed with the large number of Indians in the area. We expected to have a good racial mix"

b) "We can clearly see the people adapting to the different cultures."

c) "Mixing with other race groups is very nice."

5.2.4.2 THE FAMILISTS: This group is made up of those residents whose search for a house is dominated by the needs of the children e.g. a safe environment, close to schools etc. 32 percent of the respondents fell in this category. However in most cases these specific needs prompted them to seek locations close to their previous residential areas. Many had their children enrolled in schools in "Indian" areas with their children being taken care of after school by parents or in-laws who are residing in the "Indian" areas. Therefore they have chosen a sub-
area that gave them easy access to "Indian" areas. Some of these respondents did indicate however that they will be sending their children to schools in the new neighbourhood in the new year.

Apart from families with school-going children, among those families with younger children, most indicated that they chose locations close to Indian areas because their parents or other family members were taking care of the children while they were at work. They needed to be accessible to those family members.

The specific lifestyles of these respondents made it necessary for them to seek locations close to "Indian" areas. As a result, those parts of the study area that lies close to the "Indian" areas have a high density of non-white in-migrants.

5.3 ATTITUDES OF IN-MIGRANTS TOWARDS DESEGREGATION

It is difficult to present a concise argument of the attitudes of respondents towards desegregation because the comments by respondents indicated that attitudes varied tremendously.

Generally non-white in-migrants have displayed a very positive attitude towards desegregation. Most respondents were of the opinion that moving into the "white" area was no different from moving into any other non-white residential area. The majority of
the respondents indicated that they had not experienced any form of victimization or have not had any problems with their "white" neighbours. Judging from their comments one can conclude that the relationships of the various race groups are cordial. Many concluded that it would have not been much different had they lived in an area composed mainly of people of their own race group. Some respondents indicated that they have been openly welcomed into the area by their white neighbours.

Be that as it may, racist undertones do prevail. The following comments serve to provide a framework in this regard.

a) Some respondents welcomed desegregation and believed that the "whites" in the area had no choice but to change their attitudes towards non-whites. e.g.

"We've been accepted by Whites - racial prejudice has vanished. Whites feel that they no longer have the hold on non-whites anymore ...they feel everyone is equal...I would recommend the movement of non-whites into this area."

b) Although they live in a racially desegregated environment, some respondents prefer to socialise with non-whites only. e.g.

"The people who live here are very decent. We have lots of parties with big crowds - it's no problem at all. But we invite our (Indian) crowd - not the neighbours."
c Some respondents felt that since the non-whites started moving into the area, many whites are selling up and moving out. In total 12 percent of the respondents provided this comment. e.g.

"Whites seem to be moving out - they feel squeezed in."

"We liked this area but couldn't get a house here. Then one came into the market and we bought it. After we moved in many whites in this street are selling up."

With regard to the above, three of the residents from the Seaglen Gardens development stated that the development occurred in two phases. The first phase is occupied mainly by whites and the second phase, mainly by non-whites. They believe that since the non-whites started moving in, many whites from the first phase started selling their properties.

d) Some respondents believed that there are definite racially discriminatory practices or attitudes in the area. e.g.

"Estate agents are being racist towards Blacks...Owners did not want Blacks moving in - Indians were no problem."

"Initially the white children used to be pushy...White children thought that they were better than the non-whites ...My son has a Coloured friend."

"A white neighbour has clearly displayed antagonism after my dwelling was erected. He has very often also
clearly displayed racial hatred by making derogatory remarks about 'Indians from Chatsworth'. The conflict continues."

"White children used to throw stones into the non-whites' properties...The neighbours windows were broken."

"Because I was a non-white the price of the house was very high."

Some of the comments presented above are examples of neighbourhood activism. Prior to the repeal of the Group Areas Act many studies focussed on the fears and anxieties of whites should the Group Areas Act be repealed. Many whites expressed a fear of the invasion of "their territories" by non-whites. This is what prompted minister Roelf Meyer to assert: "We cannot in any period of reform take away peoples feelings of safety and security...They would rebel, not because they do not want reform but because their safety and security of tenure of land are endangered." (Bernstein,A. ; 1990 : 61). The kind of activism that prevailed in the study were either subtle, malicious, open or merely exclusionary. It can be seen that many of the non-whites stayed behind and dealt with the situation instead of moving out of the area.

e) Two of the respondents indicated that they had lived in the study area before the Group Areas Act was implemented. They wanted to get back into the study area for sentimental reasons.
5.4 THE EFFECTS OF THE MANAGERIALISTS ON THE DESEGREGATION PROCESS

The central feature of the role of the managerialists in the desegregation process is that they can, deliberately or otherwise, "...channel households into or away from certain neighbourhoods in order to maintain optimal market conditions." (Palm, R. : 1977). The behaviour of the managerialists is therefore crucial to the desegregation process. This section will evaluate the role of the "actors" who have had an impact on the desegregation process in the study area, namely the estate agents, property development companies and the state.

5.4.1 The Role of the Estate Agents

Arising out of studies conducted in the U.S.A., Basset and Short, (1980 : 86) have concluded that the influence of estate agents on the housing market can be perceived as "a continuum ranging from passive coordination to active manipulation of market processes."

To ascertain the role of the estate agents in the desegregation process it is important to establish the specific tasks of the agent. Generally agents are involved in the sales of houses and vacant land, the valuation of properties, the search for new listings as well as arranging finance for prospective buyers. 93 percent of the sample population of estate agents performed all of the above tasks.
The biggest impact of the estate agents on the desegregation process in the study area lies in the fact that they valuate properties. In terms of valuating properties, the estate agent is "... required to exercise an honest judgement...but a measure of personal interest is not necessarily incompatible with the exercise of such a judgement." (Ellenberger, E.L.; 1983: 2). This "measure of personal interest" is important to the marketing process as well as to the rate of the residential desegregation process because it does not prevent the agent who is acting as a valuator, from indulging in "sympathetic considerations of a subjective nature" (Ellenberger; op cit). Chapter Three illustrated valuators can differ in the specific valuations they attach to a property. Therefore there is no one or single value to a property.

The market value that an agent attaches to a property is important because it ultimately determines who will be able to afford the property. The majority of the estate agents indicated that the price the client was prepared to pay for a property is important when trying to determine which sub-area is suitable for the client. Therefore, estate agents working in the study area are steering clients to specific sub-areas based on their level of affordability. However, as a result of the house pricing parameters that are used by the estate agents, some areas are becoming more affordable to non-whites than others. Most non-whites who have moved into the study area fall into the lower middle income property market.

Valuations is a subjective process and it is difficult to prove whether whites are paying less than non-whites for properties with
similar characteristics. Regarding this, one non-white in-migrant stated "Estate agents are impressionable - what you see is not what you get. Because I was non-white the price of the house was very high."

Estate agents indicated that whites are buying off properties in the study area much faster than non-whites and that the level of white interest in the area continues to be high. This is affecting the rate of non-white in-migration. The agents also stated that whites and non-whites are focussing on different sub-areas. However, it must be noted here that 32 percent of the sample of in-migrants were contacted by an estate agent and were shown a property in a specific sub-area. Some agents did indicate that they consider some sub-areas to be more suitable for a specific race group than others. It seems very likely that whites are more familiar with the housing stock than non-whites. In order to ascertain a good buy, they compare their purchases with the general housing stock of the area.

It can be concluded from the evidence provided by estate agents and the non-white in-migrants that estate agents are more of the "passive coordinators" than the "active manipulators" in the desegregation process in the study area.

This study has not uncovered any evidence to prove without doubt that that agents are being racially biased in selecting sub-areas for clients. Certain responses provided by estate agents suggest that there may be a degree of racial prejudice in their approach.
Some agents did believe that different race groups are suited to different sub-areas. 16 percent believed that this occurred half the time or more, while 69 percent indicated that this occurred "sometimes". Also, 71 percent of the estate agents indicated that they "Sometimes" act on racist mandates. Another factor to consider here is that agents steer clients towards areas of high concentrations of people of a similar race group, not because the agent sees the need for it but because the client requests it. There is no doubt that the values that agents attach to properties will have a significant impact on the desegregation process. We must remember that they work within a capitalist system, and therefore seek to maximise profits.

There is also no doubt that the agents are steering non-whites towards certain areas based on their level of affordability but a measure of racial interest cannot be ruled out. Thus, some areas are "tipping" and this may be caused by the actions of estate agents.

5.4.2 The Role of the Developer

The study has revealed that 20 percent of the sample population purchased a vacant property and built a house as part of a "package deal". These package deal housing developments coincide with the large tracts of land that was left vacant within the study area during the apartheid era.

Presently most of this land is being sub-divided and marketed by development companies.
These developments have a higher housing density than the surrounding areas and the houses are relatively cheaper, catering especially for the lower middle income earner. There are slight variations in the size and design of the homes. These developments also have high densities of non-white in-migrants. Some of the development companies that have been responsible for housing development in the study area are:

a) Vision Homes (Pty) Ltd.: The company was responsible for the Seaglen Gardens development in Sea View. As at 1 July 1994, non-white households accounted for approximately 51 percent of the sales in this complex.

b) Aline Holdings: This company is developing the Carrick Gardens complex in the part of the Queensburgh Borough that lies adjacent to Kharwastan. The land has been divided into 36 properties. Construction in this complex has not begun as yet. However the person in charge of sales in this complex stated that 32 of the properties have been sold, all to Indian buyers. These are "package deal" sales with the smallest house on offer being 82 square metres. The building plots vary in size from 700 to 800 square metres.

c) Savannah Park Investments: The company developed the Addison Road cul-de-sac in Hillary (lower Waverley Road). There are 11 homes around the cul-de-sac, all of which have been bought by Indians. This was also a "package deal" development.
Most of the other housing developments occur in the Borough of Queensburgh e.g in Gumtree Road, Middleton Road and Huntley Road. All of the housing developments mentioned above occur in the periphery of the study area and are recording high levels of interest from non-white buyers.

The development companies working in the study area are generally catering for the lower end of the middle income housing market. Generally the development is occurring in land that formed the "buffer zone" between the "white" and the "non-white" residential areas. The developers are operating in a sellers market and are providing what is safest and easiest to produce - safest because of the uncertain economic climate and a continually decreasing ability of the lower middle income earners to afford "proper" housing.

Buyer trends suggest that this is the kind of housing that the non-whites either want or that they find affordable. Should there be more developments of this nature then one is likely to find high densities of non-whites located in the periphery of the study area. There are also other development companies that are "in-filling" smaller tracts of vacant land that can be found in the central parts of the study area. These companies are concentrating on simplex and duplex developments. These developments are popular with White buyers. 21 percent of the estate agents indicated that Whites who moved from one residence to another within the study area, usually move into sectional title developments.
Development companies have become instrumental in the desegregation process. Those companies that bought off large tracts of land in the periphery of the study area have designed complexes that are attractive to the non-white buyer. Those with smaller pieces of land in the central parts of the study area have concentrated on complexes that are attractive to the White buyer. Their developments have manifested as a threefold effect on the racio-spatial pattern of house sales:

1) Large housing developments with the majority of the residents being non-white.

2) Smaller clusters of homes built along streets and in cul-de-sacs, also composed mainly of non-whites; and

3) Sectional title developments in the vacant land within the central built-up area composed mainly of whites.

5.4.3 The Role of the State

Affordability has played a major role in the desegregation process in the study area. The main function of the state in the private housing market has been as mediator. The state's thrust has been twofold: Firstly as an employer, the state offers housing subsidies to the thousands of public and civil servants. Secondly, it has encouraged private companies to provide housing subsidies to their employees by introducing perks such as tax incentives.
Desegregation, at the present rate, has been made possible by the eradication of laws that "discriminates on the grounds of race, colour or religion." This has made more of the existing private housing stock as well as more vacant land accessible to the non-white buyers. The majority of the non-white respondents were able to afford a house in the study area because of the availability of housing subsidies. 66 percent of the respondents received a housing subsidy. Of this, 36 percent are employed by the government and have therefore received a subsidy directly from the state. 30 percent had received a subsidy from private companies.

Presently the state is implementing a policy of racially restructuring the civil service. This is being done, firstly, by filling more posts in the upper ranks of the civil service with non-whites and secondly by employing more non-whites in the lower ranks of the civil service. There is also a simultaneous pensioning-off of many senior white civil servants. In effect this will increase the number of non-whites who will have access to state subsidies and provide more opportunities for non-whites to acquire housing stock in the previous white areas.

Another way in which the state is encouraging the desegregation process is by re-allocating land (where possible) to the non-white land owners - land that was taken away from them by the apartheid government. In the study area itself, the state is considering the return of 158 properties in Bellair, to their original owners or heirs.
The policies of affirmative action, reveal the commitment of the state to put right some of the wrongs of apartheid. However, it must be remembered that the economic system forms the backbone to government enterprise. The state cannot implement any system that counters the motive of capital accumulation. Capital is power, and therefore it is the ammunition for maintaining White superiority in the battlefield of Black rule. Presently, affirmative action is a suggested way to improve the economic status of the non-white. While it is still not law, such action can be supported more verbally than by action. Already "stories" from industry suggest that the White worker is once more being given "top" positions and that non-white workers are once again being sidelined. What the government needs to do is to set a policy in motion that will ensure that such practices are eradicated. Until this happens, the process of desegregation will be slow (because it is based mainly on affordability).

Another way in which the state shows itself negatively in the residential desegregation process is in its allocation of funds for housing. Presently the state's priority is to provide low income housing for the millions of homeless in this country. House prices in the middle income market are still beyond the reach of the majority of middle income earners, a problem that is exacerbated by recent increases in interest rates and fears of more increases to come in 1995.

Housing subsidies are, however, not increasing, nor is the state presently encouraging the increase in middle income housing subsidies from the private sector. As a result the middle income
home owners market, located mainly in the "white" residential areas will see a small percentage of non-white buyers for many years to come. In Zimbabwe, the rate of desegregation only increased after approximately six years of independence, once civil servants were able to get onto the market.
CHAPTER SIX: CONCLUSION

This dissertation has been based on three assumptions.

The first hypothesis dealt with the rate of residential desegregation. Affordability has come up as a major factor influencing the desegregation process. The influx of non-whites to the former white residential areas is not as high as was expected. Approximately 665 non-white households moved into the study area as at 1 July 1994. In the Borough of Queensburgh there were approximately 320 non-white households which made up 4.75 percent of the total number of households. Generally estate agents described the rate of non-white in-migration as "average". Although the estate agents cited affordability as a "pull" factor, 82 percent also indicated that in 50 percent of the time or more, non-whites had aspirations beyond their level of affordability. 66 percent of the sample of in-migrants received a housing subsidy. Increases in the bond interest rates without "adequate" salary increases are likely to slow down the rate of desegregation as non-whites turn to the cheaper housing stock located mainly in the previous non-white residential areas. The mass housing development in Cato Manor is an example of such a housing stock. It seems unlikely that development companies will be producing mass housing in the large tracts of vacant land in the former white residential areas because this will interfere with their socio-economic character and significantly affect market prices in these areas. The racial income disparities of the apartheid era are
continuing to flow into the new South Africa and this will affect the residential desegregation process. This is one of the reasons why the new housing developments of comparatively smaller houses and relatively higher densities (compared with the established character of the surrounding neighbourhood), "packaged" to suit the pockets of those in the lower end of the middle income market, are recording higher sales figures to non-whites in the study area.

The shortage of affordable "proper" housing has been a major factor that contributed to "homelessness" amongst non-white middle income residents during the apartheid era. In the post-apartheid period, the market has reacted by increasing the supply in the kind of environment that middle income residents aspire towards - but only to the extent that supply falls short of demand. The concomitant rise in property values in effect, continues to place affordability at the forefront of access to housing. Therefore the rate of residential desegregation is slow.

The second and the third hypotheses dealt with the informal processes that are likely to affect residential desegregation. In the former the focus was on the effects of the "urban managers" on desegregation.

The main impact of estate agents on the desegregation process is that they channel households towards certain sub-areas. The channelisation process has been done in two ways. Firstly, house prices are determined by what the estate agents think they are
worth. Based on their property valuations some sub-areas have become more accessible to non-whites than others. The supply of housing on the periphery of the study area is high as more whites are selling up in this area. One cannot say with absolute certainty that agents have been "blockbusting" peripheral regions. However, going by the standards used in the United States, certain sub-areas that border the "non-white" residential areas are already showing signs of "tipping". For example, in the Valley View area of Queensburgh, 28 percent of the households are now non-white, and, in the lower part of Mount Vernon in Hillary, 29 percent of the households are non-white. In comparison to this, non-white households make up approximately 4 percent of the total number of households along the central spine of Queensburgh.

Secondly, estate agents do adopt a degree of racial prejudice in selecting sub-areas for non-whites. Some agents believed that certain sub-areas were more suitable for specific race groups than others. Also, one cannot rule out the argument that estate agents may be implementing informal racist mandates. Agents indicated that this may "sometimes" happen.

Property developers have purchased large tracts of land in the periphery of the study area and concentrated on the housing that attracts the lower middle income resident. As such, their developments have attracted a large number of non-whites. Non-white occupancy rates in the three developments cited in the previous chapter range from 51 to 100 percent.
With regard to the state, its main role in the desegregation process has been to eradicate racist laws, provide subsidies to its employees and encourage private companies to do the same. While this may serve to increase affordability and encourage desegregation (in the study area 66 percent of the sample population of in-migrants received a housing subsidy), the state has yet to set in motion a legal action plan to work around covertly racist practices that serve to maintain the status quo.

In the third assumption it was argued that desegregation is supported more verbally than by action. This would produce ethnic pockets within the former white residential areas. The focus here is on the effects of the buyers and sellers on the desegregation process. The effects of the buyers have been threefold.

1) Generally the in-migrants have not been too familiar with the housing stock of the study area. 32 percent had purchased the first property that they looked at in the study area. In-migrants had compared their purchases to the housing stock of the former non-white areas and not with the existing stock of the study area. Many of them were shown these properties by estate agents. Most of these respondents purchased in the periphery of the study area. Not much "marketing" was done by respondents. In terms of value most in-migrants, it seems, are unable to determine whether they are getting as much value for their money as the "white" buyers.
2) The need to desegregate came up as a minor issue with the majority of respondents. Theirs was simply a need to purchase a dwelling at an affordable price and in an accessible location. Most respondents searched within an aspiration region that provided a high degree of accessibility to workplaces, schools, families etc. Therefore they chose locations close to the periphery of the Indian areas because these sub-areas provided a high level of accessibility.

3) Ethnicity came up as a major factor that influenced the desegregation process. Many respondents preferred locations with large numbers of Indians or that were close to Indian areas. A lot of the respondents derived comfort from the fact they were located close to or among members of their own ethnic group. Only a small percentage of the respondents moved into the area because they had a desire to live in a racially mixed environment.

As far as the effects of sellers on the desegregation process is concerned, two widely differing views have been provided. Estate agents indicated that owners are selling for reasons that have always applied, such as financial reasons, relocation of workplace etc. However there are more sales in the sub-areas bordering non-white areas than in others. Many of these non-whites believe that the reason for the high level of white out-migrants from the peripheral regions is because of the large number of non-whites that moved into the area.
In the main, this study has attempted to show that the residential desegregation process is a complex one. The attitudes and behaviours of the buyers and sellers as well as all the other persons and institutions that are involved in the housing process are crucial. For now, it seems that the informal processes are going to play a major role in either the de-racialisation or re-racialisation of the South African population.
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Sunday Tribune Property: 17 - 01 - 1993
Sunday Tribune Property: 24 - 01 - 1993
Sunday Tribune Property: 28 - 02 - 1993
Dear Madam/Sir

I am a Master of Arts (Geography) student at the University of Durban-Westville. My research focuses on the residential desegregation process currently occurring in Queensburgh, Bellair and Seaview. In order to bring my research to a successful conclusion, I need to acquire information from a sample population representing all persons involved in the desegregation process, such as, the residents of these areas, financial institutions, estate agents, property valuators, and property development companies.

Enclosed is a questionnaire that needs to be completed by estate agents. Please do not be deterred by the length of the questionnaire. Most questions require short responses. Where possible, space has been allocated for your comments, should you deem them necessary. A summary of the findings could be made available to you at your request.

Thank you for your time and cooperation. May God bless!

(REUBEN NAIDOO) PH. : 411667
CONFIDENTIAL QUESTIONNAIRE TO ESTATE AGENTS

PART ONE: GENERAL INFORMATION OF THE AGENT

1.1 Name of Agency ____________________

1.2 Name of Agent ____________________

1.3 Sex: (tick the appropriate block) ☐ FEMALE ☐ MALE

1.4 How long have you been an estate agent at the present agency? (answer in years or months) __________

1.5 Name the agency/agencies for which you worked previously? (if applicable)

<table>
<thead>
<tr>
<th>Name of Agency</th>
<th>Location</th>
<th>No. of years/months</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)______________</td>
<td>___________</td>
<td>____________________</td>
</tr>
<tr>
<td>b)______________</td>
<td>___________</td>
<td>____________________</td>
</tr>
<tr>
<td>c)______________</td>
<td>___________</td>
<td>____________________</td>
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<tr>
<td>d)______________</td>
<td>___________</td>
<td>____________________</td>
</tr>
<tr>
<td>e)______________</td>
<td>___________</td>
<td>____________________</td>
</tr>
</tbody>
</table>

1.6 As an estate agent, do you have any academic and/or professional qualifications? (tick the correct block)

☐ YES ☐ NO

If your answer to 1.6 is YES, then answer question 1.7 before proceeding to PART TWO.

If your answer to 1.6 is NO, then proceed directly to PART TWO.

1.7 State any academic and/or professional qualifications that you have?

________________________________________________________________________________________

________________________________________________________________________________________

________________________________________________________________________________________
PART TWO: MY DUTIES AS AN ESTATE AGENT/NATURE OF TASK

2.1 At this agency I perform the following task(s):

Place a TICK in the appropriate block.

a) I sell houses. [YES] [NO]

b) I sell vacant land. [YES] [NO]

c) I valuate houses. [YES] [NO]

d) I valuate vacant land. [YES] [NO]

e) I search for new listings. [YES] [NO]

f) I arrange finance for potential buyers. [YES] [NO]

2.2 List any other duties you perform at this agency?

(if applicable)

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

2.3 Name the area(s) serviced by your agency?

________________________________________________________________________

2.4 Some agencies divide their service area(s) into sub-areas. Each agent is then assigned a particular sub-area or a few sub-areas in which he/she works.

Considering the above, answer the following:

(Place a TICK in the blank space below the appropriate response.)

2.4.1 At my agency I service the entire area.

| ALWAYS | ALMOST ALWAYS | HALF THE TIME | SOMETIMES | NEVER |
|________|________|________|________|________|
|        |        |        |          |        |


2.4.2 At my agency I service one sub-area only.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

2.4.3 At my agency I service two or more sub-areas, but not the entire service area.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

2.5 On the map provided, the Borough of Queensburgh has been divided into sub-areas. Each sub-area has been alphabetised for the convenience of this research.

2.5.1 In the following table, place a TICK(S) in the blank space(s) below the sub-area(s) in which you work.

```
<table>
<thead>
<tr>
<th>SUB-AREA</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
</tr>
</thead>
<tbody>
<tr>
<td>TICK HERE</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
```
PART THREE OUT-MIGRANTS / HOUSE SALES

This section requires information about the households/families/persons who have been selling their property(ies).

3.1 Study the map provided. Compare the sub-areas shown on the map with regard to the number of households selling their homes.

Rank the sub-areas in the following table with a score of 1 indicating the highest number of sales and 12 indicating that area with the lowest number of sales.

<table>
<thead>
<tr>
<th>SUB-AREA</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
<th>I</th>
<th>J</th>
<th>K</th>
<th>L</th>
</tr>
</thead>
<tbody>
<tr>
<td>RANKING (1 to 12)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2 With regard to the WHITE HOUSEHOLDS who have sold their properties: (TICK the appropriate blank space)

3.2.1 They have moved into sectional title developments within the area this agency services.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.2 They have moved into sectional title developments out of the area this agency services.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3.2.3 They have moved into sectional title developments in more prestigious residential areas that are located out of the area this agency services.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.4 They have moved into single houses in areas of a similar status composed mainly of Whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.5 They have moved into single houses in older but higher status neighbourhoods.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.6 They have moved into single houses in new higher status neighbourhoods.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.2.7 They have moved out of the country.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
<tbody>
<tr>
<td>I DO NOT KNOW</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

** COMMENT(S) ON QUESTION THREE __________________________________________
3.3 In this question, rank the out-migrants or households who have sold their properties. Use a score ranging from 1 to 6. The out-migrants/movers which form the majority must be given a score of 6. The category that forms the lowest percentage must be given a score of 1.

The WHITE out-migrants or movers may be described as:

- older couples whose children have grown up and moved out.
- couples with teenage children.
- couples with children 12 years and younger.
- young couples without children.
- single parent families with teenage children.
- single parent families with children 12 years and younger.

3.4 Is your service area experiencing an out-migration of non-whites who have recently moved into it. [YES] [NO]

3.5 If your answer to 3.4 is YES, then answer this question before proceeding to PART FOUR.

If your answer to 3.4 is NO, proceed to PART FOUR.

Provide reasons for the out-migration of these non-whites (if possible).
PART FOUR: IN-MIGRANTS

This section requires information on property purchases in your work area for the LAST FIVE YEARS.

4.1 The majority of non-whites have moved into my work area:

(TICK the appropriate blank space)

| a) before the repeal of the Group Areas Act. |
| b) after the repeal of the Group Areas Act. |

4.2 The number of Whites who have shown an interest in the purchase of property in my work area has:

(TICK the appropriate blank space)

| a) increased in the last five years. |
| b) decreased in the last five years. |
| c) remained at a constant high in the last five years. |
| d) remained at a constant low in the last five years. |

**COMMENTS TO 4.2 (if any) __________________________________________

________________________________________

________________________________________

________________________________________

PART FOUR CONTINUES ON THE NEXT PAGE
4.3 Rank the different race groups according to the amount of interest each group has been showing in the purchase of property in your work area.

The group showing the most interest must be given a score of 4 and the group showing the least interest must be given a score of 1.

(If any two or three groups are showing an equal amount of interest, give them the same score)

<table>
<thead>
<tr>
<th>RACE GROUP</th>
<th>AREA CODE(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td>WHITE</td>
<td></td>
</tr>
<tr>
<td>AFRICAN</td>
<td></td>
</tr>
<tr>
<td>INDIAN</td>
<td></td>
</tr>
<tr>
<td>COLOURED</td>
<td></td>
</tr>
</tbody>
</table>

4.4 Is/Are the group(s) listed in 4.3 showing an interest in any particular part(s) of your work area. (YES/NO)

If YES, then use the map to show the area code(s) in which each population group is showing the most interest. Fill in your answers in the table below before proceeding to question 4.5

If NO, proceed directly to 4.5

** COMMENTS TO 4.4 (if any) ___________________________
4.5 The population of Queensburgh has now become racially and culturally diversified. As such the needs and aspirations as well as the inter-racial perceptions of the population differ.

Considering the above, what basis do you use in trying to determine the specific sub-area that is most suitable to a prospective buyer.

a) The price the client is willing to pay.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

b) The preference of the client to be located in a particular sub-area.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

c) The preference of the client to be located close to members of his own ethnic/race group.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

d) Different race groups are suited to different sub-areas.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

e) The desire of the seller to have the property sold to a person of a specific race group.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

QUESTION 4.5 CONTINUES ON THE NEXT PAGE
f) The fear of neighbourhood groups who would clamp down on my agency should I introduce an undesirable into the sub-area.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

**COMMENTS ON 4.5 (if any)**

4.6 The immigration of non-whites to Queensburgh may be described as:

(TICK the appropriate blank space)

| HIGH | AVERAGE | LOW |

##If your response to 4.6 is **HIGH**, then answer 4.6.1 before proceeding to PART FIVE.
If your answer to 4.6 is **LOW**, then answer 4.6.2 before proceeding to PART FIVE.
If your answer to 4.6 is **AVERAGE**, then answer both 4.6.1 and 4.6.2 before proceeding to PART FIVE.

4.6.1 IS ON THE NEXT PAGE
4.6.1 I believe that the in-migration of non-whites to Queensburgh is HIGH/AVERAGE because :

a) Whites have openly welcomed the non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

b) There is resistance to the in-migration of non-whites but the resistance is weak.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

c) Resistance to non-whites is confined to small parts of Queensburgh.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

d) Property in Queensburgh is generally affordable to non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

e) By living in Queensburgh the non-whites still have easy access to friends and relatives, as well as access to religious, cultural and social facilities in surrounding non-white areas.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

f) The condition of property in Queensburgh has met with the expectations of the non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

**COMMENTS ON 4.6.1 (if any) ____________________________ __
4.6.2 I believe that the in-migration of non-whites to Queensburgh is LOW/AVERAGE because:

a) There is strong resistance to non-white in-migration.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

b) Property in Queensburgh is generally unaffordable to the non-whites who have been interested:

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

c) The condition of property in Queensburgh has not met with the expectations of non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

d) Whites are buying up the properties here quicker than the non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

e) There are no or few cultural facilities here for the non-whites.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

f) The non-whites prefer to continue living in areas that have been formerly allocated to them.

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

**COMMENTS ON 4.6.2 (if any) ________________________________

______________________________

PART FIVE CONTINUES ON THE NEXT PAGE
5.1 In terms of income how would you classify the out-migrants or movers in your work area? Fill your answers in the table below. Answers to be given as approximate percentages.

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>INCOME (per month)</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income</td>
<td>less than R 3000</td>
<td></td>
</tr>
<tr>
<td>Lower-middle Income</td>
<td>R 3001 to R 5000</td>
<td></td>
</tr>
<tr>
<td>Middle Income</td>
<td>R 5001 to R 7000</td>
<td></td>
</tr>
<tr>
<td>Upper-middle Income</td>
<td>R 7001 to R 10 000</td>
<td></td>
</tr>
<tr>
<td>High Income</td>
<td>more than R 10 000</td>
<td></td>
</tr>
</tbody>
</table>

**COMMENTS ON 5.1 (if any)_____________________________________

5.2 In terms of income, how would you classify the in-migrants in your work area. (Use the same procedure as in 5.1)

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>INCOME (per month)</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income</td>
<td>less than R 3000</td>
<td></td>
</tr>
<tr>
<td>Lower-middle Income</td>
<td>R 3001 to R 5000</td>
<td></td>
</tr>
<tr>
<td>Middle Income</td>
<td>R 5001 to R 7000</td>
<td></td>
</tr>
<tr>
<td>Upper-middle Income</td>
<td>R 7001 to R 10 000</td>
<td></td>
</tr>
<tr>
<td>High Income</td>
<td>more than R 10 000</td>
<td></td>
</tr>
</tbody>
</table>
**COMMENTS ON 5.2 (if any) ________________________________________________

5.3 Do you refer prospective buyers to any financial institution(s)?

<table>
<thead>
<tr>
<th>ALWAYS</th>
<th>ALMOST ALWAYS</th>
<th>HALF THE TIME</th>
<th>SOMETIMES</th>
<th>NEVER</th>
</tr>
</thead>
</table>

5.4 Name the financial institution(s) that your agency works closely with?

____________________________________________________________________

5.5 Is your agency a subsidiary of a financial institution?

(TICK the appropriate response)  
YES  NO

If your answer to the above is YES, name the financial institution.

____________________________________________________________________

5.6 If you refer potential buyers to financial institutions (check your answer to 5.3), what percentage of the buyers accept your recommendation?

__________________________

5.7 What percentage of prospective White buyers have successful loan applications?

__________________________

5.8 What percentage of prospective non-white buyers have successful loan applications?

__________________________

5.9 What percentage of buyers in each of the following groups have aspirations beyond their level of affordability.

WHITES ________ NON-WHITES_________
APPENDIX II
QUESTIONNAIRE: IN-MIGRANTS

PART ONE: GENERAL DETAILS
1.1 Name of Head of Household: ........................................
1.2 Address: ..............................................................
1.3 Number of persons residing on the premises: ......................

PART TWO: SOCIO-ECONOMIC CHARACTERISTICS
2.1 Marital status of head of household (cross the appropriate block)

<table>
<thead>
<tr>
<th>SINGLE</th>
<th>MARRIED</th>
<th>WIDOWED</th>
<th>DIVORCED</th>
</tr>
</thead>
</table>

2.2 Occupational status of the head of the household and other members of the family:

<table>
<thead>
<tr>
<th>RELATIONSHIP TO HEAD</th>
<th>OCCUPATIONAL STATUS</th>
<th>PART TIME</th>
<th>FULL TIME</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEAD</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.3 Highest educational qualifications:
2.3.1 Of head: ..................................................
2.3.2 Of other persons in the household:

<table>
<thead>
<tr>
<th>RELATIONSHIP TO HEAD</th>
<th>EDUCATIONAL QUALIFICATION(S)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2.3.3 Total income of household (per month)
(place a cross in the correct block)

<table>
<thead>
<tr>
<th>less than</th>
<th>R3 000 to R5 000</th>
<th>R5 001 to R7 000</th>
<th>R7 001 to R10 000</th>
<th>more than R10 000</th>
</tr>
</thead>
</table>
PART THREE: PARTICULARS OF PREVIOUS RESIDENCE

3.1 In which area did you live previously?

3.2 What type of dwelling did you occupy previously?
   (place a cross next to the correct answer)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>single house</td>
<td></td>
</tr>
<tr>
<td>Basement of a house</td>
<td></td>
</tr>
<tr>
<td>out-building (servants quarters)</td>
<td></td>
</tr>
<tr>
<td>semi-detached home</td>
<td></td>
</tr>
<tr>
<td>flat/apartment</td>
<td></td>
</tr>
<tr>
<td>duplex</td>
<td></td>
</tr>
<tr>
<td>simplex</td>
<td></td>
</tr>
<tr>
<td>Boarding House</td>
<td></td>
</tr>
<tr>
<td>Informal dwelling</td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

3.3 In what capacity did you occupy your previous residence?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>tenant</td>
<td></td>
</tr>
<tr>
<td>owner</td>
<td></td>
</tr>
<tr>
<td>lived with parents/ in-laws</td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
</tr>
</tbody>
</table>

3.4 State the reasons why you moved from your previous residence?
PART FOUR: THE HOUSE SEARCH

4.1 How long did you search for a dwelling before you decided to purchase the present dwelling? _____________

4.2 When you decided to move from your previous residence did you:

(please a cross in the correct block)

a) search in this area only □

b) search in other former white areas □

c) search in both white and non-white areas □

If your answer to 4.2 above is either B or C then name the area(s) in which you searched for a dwelling before moving into this area.


4.3 How did you get to know about the sale of this property/dwelling?

(please a cross in the appropriate block)

The property was advertised as a private sale in the newspaper. □ Name the newspaper _____________

The property was advertised by an estate agency in the newspaper. □ Name the estate agency. _____________

I saw a private sale board while driving through the area. □

I saw an estate agency board while driving through the area. □ Name the agency. _____________

I heard of the sale from a friend/relative. □

Any other (state) ___________________________________________________________________________

_________________________________________________________________________________________

_________________________________________________________________________________________

4.4 Before you purchased this property did you look at other properties in the area? □ YES □ NO
If your answer to 4.4 is YES then answer this question.

Use the maps provided and list, using the letters of the alphabet, the areas in which you searched for a property.

PART FIVE : PARTICULARS OF PRESENT RESIDENTIAL AREA/DWELLING

5.1 Place a cross next to the statement below that applies to you.

I purchased this house/duplex/simpex.   
I purchased a vacant property and built this dwelling privately.
I purchased a vacant property and built this dwelling as part of a package deal.
Any other (specify)

5.2 List the reasons why you decided to move into this residential area.

5.3 Are you satisfied with your purchase?  YES    NO
Explain?

5.4 Are you satisfied with the part of the area in which you purchased your property?  YES    NO
Explain?
5.5 Did you or your family experience any victimisation from other residents / persons when you moved into this area?

Explain?


5.6 Do you have any other comments that would help me in my research? (If so, write the answer in the space below)