

Effect of Location Variations on Households' Social Affordability of Rental Accommodation in Informal Settlements of Kampala City

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Abstract

Housing affordability has become a key theme of housing policy, theory and practice in the new urban sustainability agenda. Existing literature has focused economic models quantitatively based transport accessibility to the workplace, house prices and the property market. This paper however, explores the qualitative dimension by digging deep into deeper explanations regarding the socio-economic factors that influence the housing location variation and the affordability dynamics associated with it. The study utilises a qualitative content analysis. Study participants were obtained from Kinawataka informal settlement, within Nakawa Municipality, situated at the Eastern fringes of Kampala city- Capital of Uganda. In-depth interviews were conducted with house renting households (n=23) and landlords (10). Key informant interviews were addressed to Local/opinion leaders (n=7) and a focused group discussion was further undertaken, with the final sample determination influenced by data saturation.

Results indicate that, forms through which housing affordability and location variation in household choices are explained through; accessibility to the city centre and its role in location variation, neighbourhood characteristics, rent paid and finally the sharing of property market information, all of which pivot about local social networks accumulated by individual households. This paper recommends that, the established system of criteria contributing to sustainable housing affordability, especially taking note of the influence of local social ties and how they influence

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housing location and variability by households will aid in developing methodologies that can be applied to assess the affordability of different housing locations in a sustainable manner.

Keywords, social networks, low income housing, Uganda, housing choice

1. INTRODUCTION

Informal settlements have been observed as key accommodation areas for low income and vulnerable households especially in the global south cities. They are the free market's provision of low-cost housing, consisting not only place to live, but also provide opportunities for income generating activities in the informal economy, which is linked to the formal economy and the developed countries economic growth (Olima, 2001). It is estimated by UN-Habitat (2003) that, two thirds of the people living in informal settlements live in insecure tenure and inadequate quality housing while one third is formal renter or squatters. Sub-Saharan Africa specifically, have the largest proportion of the urban residents living in informal settlements with 72%, but Asia have most people, 554 million (Engleson, 2011). Their challenges notwithstanding, informal settlements remain as affordable areas of choice for low income urban households not only to seek accommodation but also to make a living from.

The issue of housing affordability has been a point of debate by many researchers who, applying differing criteria to measure it have come up with several points of departure. Majority of existing literature has measured housing affordability in terms of housing costs and household incomes (Gabriel, Jacobs, Arthurson, Burke, & Yates, 2005; Gan & Hill, 2009; Stone, 2006). The most commonly referred to and internationally recognized method of measuring affordability is the ratio method, which determines the proportion of income spent (Whitehead, Monk, Clarke, Holmans, & Markkanen, 2009). However, conceptualizing and measuring affordability focusing on financial attributes fails to deal with wider issues such as housing quality, location, housing adequacy, access to services and facilities as well as the social wellbeing and the welfare of households (Mulliner & Maliene, 2012). And also, it may not be the cost of housing that need to be addressed to improve house affordability; access to amenities, facilities and the energy efficiency of housing may need to be improved to create successful and sustainable living environments (Mulliner & Maliene, 2015). There are a number of studies on housing affordability that seek to go beyond the traditional notions of financial impacts on households.

For households living in informal settlements in global south cities, economic affordability has always been prioritised especially for low income households (Celhay & Gil, 2020; El Menshawy & Shafik, 2016; Keen & Kiddle, 2016). However, researchers like Celhay and Gil (2020) have particularly delved into aspects of residents' perception on location and neighbourhood security as fundamental in selection of informal housing accommodation to occupy, and eventual household mobility in the city. Several studies have attempted to model housing and its associated variations regarding accessibility and distance to workplace (Guo & Peeta, 2020; Schirmer, van Eggermond, & Axhausen, 2014; Sermons & Koppelman, 2001). However, deeper explanations need to be sought regarding the socio-economic factors that influence the housing location variation and the affordability dynamics associated with it.

This paper seeks in depth explanations of socio-economic affordability and factors influencing housing location variations for the households in informal settlement of Kampala city-Uganda. Specific regard is paid to housing quality, location, socio-economic services and neighbourhood characteristics. The next section conceptualises housing affordability and location choices from related studies, thereafter methodology, results, discussion of findings and finally conclusion.

2. RELATED STUDIES

2.1. Housing Affordability

The concept of housing affordability has been a centre of debate in recent literature (Mulliner, Malys, & Maliene, 2016; Stone, 2006; Torluccio & Dorakh, 2011), with differing approaches on how it should be measured. For instance, Torluccio and Dorakh (2011) define the term "housing affordability" to simply imply the ability to purchase housing. However, beyond this point any attempt to precisely define and grapple with the concept becomes slippery.

Mulliner et al. (2016) suggest that affordability should be analysed as household expenditures versus housing income (for rent or purchase). Belsky, Goodman, and Drew (2005) alternatively suggest that, an ideal affordability appraisal would account for the trade-offs that households make to lower housing costs, such as transportation, access to public services, health and safety. However Mulliner et al. (2016) further cautions regarding, trade-offs between cheap or affordable housing. Just because a household has an 'affordable dwelling' does not necessarily mean it has 'affordable living', owing to trade-offs. This has been ignored by standard affordability measures.

When economists analyse the concept of housing affordability, it is a rule of thumb that the housing-related expenditures of a household should be lower than the incomes (Mulliner et al., 2016; Torluccio & Dorakh, 2011). There is a list of factors influencing the price of a property, but also the price one has to pay for the housing services. These include locality, availability of infrastructure, local climatic conditions, as well as legislation. This is also the reason why the 'pure' numbers, when dividing the expenditures to incomes, cannot give any reliable answer to the problems studied (Lias, 2002).

Linneman and Megbolugbe (1992) further conceded, "Talk of housing affordability is plentiful in literature, but the precise definition of housing affordability is at best ambiguous." This paper is partly in agreement with Hancock (1993) who indicated that "housing affordability" is concerned with standards of housing consumption; and more importantly, it captures the notion of opportunity cost, which she regarded as the essence of housing affordability, i.e. what has to be sacrificed in order to obtain housing and whether the sacrifice is reasonable or otherwise excessive in some sense.

Social affordability; Recent literature has acknowledged the housing affordability issue as encompassing more than financial costs of housing and it has extended to larger issues of social wellbeing and community sustainability (Mulliner & Maliene, 2015). Congruently, (Belsky, J. Goodman, & Drew, 2005) emphasise that traditional approaches to affordability (e.g. ability to pay) fail to take account of the trade-offs that households make in order to lower their housing costs, for example compromising on neighbourhood or housing quality. Therefore, it is important to seek in-depth explanations, through narratives and household experiences to understand what low income households consider a priority in choosing respective accommodation, leading to location variation and the social trade-off that eventually arise. The sociological attributes of the housing accommodation that attract households normally help to categorise particular standards of housing consumption as adequate (Bramley, 2012).

2.2.Housing location choices

Location refers to the specific placement of a house which affects housing choices (Ankamah, 2018). The impact of location in the housing market is very significant. Since housing units are fixed in location, they differ in terms of their surroundings the kind of community in which they are located and their nearness to employment and shopping places (Aluko, 2011).

The location of the market and accessibility to it sometimes plays a decisive role in household choice of a house. The importance of each of the attributes is very essential for the selection of a house. Locational attributes include; quietness of location, availability of parking spaces, distance to local public transportation, distance to long distance transportation, distance to city centre, distance to a bank and distance to post office (Guan, 2012). The locational attributes include; access to market, workplace, distance of house to place of work, children's school, place of shopping, place of recreation and worship, amount paid on transport from home to area of activities (place of work, children's school, recreation and worship), time spent from home to area of activities (Aluko.O, 2011).

Recent literature has keenly distinguished locational attributes of housing in local property markets between tangible and intangible (Kauko, 2006a, 2006b). Tangible location factors include; accessibility, transportation, closeness to the CBD's, building codes, household preference, demand, supply, population increase, closeness to place of work, community facilities, utilities and services, components or elements that form part of a building structure, zoning regulation, building codes, subdivision regulations, waste dumpsites, planning restrictions. On the other hand, intangible location factors are those attributes of location which are invisible in nature. These include; race, crime, safety, religious inclination, cultural identity, native inclination, security, ethnic background, violent free/prone areas, social economic background among others (Aliyu, 2012).

Arriving at a choice of preferred housing location is rarely a spontaneous event, but rather influenced by visible and invisible drivers (Gillespie, 2017). To emphasise this Kalabamu (2006) suggested that, people and households repeatedly make choices to conform to societal and group expectations, rather than what would have otherwise been their independent preferences. Such choices are arrived at partly based on the circumstances that led to the household formation its self (Angelucci, 2008; Bagshaw et al., 2010; Greene & Biddlecom, 2000; Kossoudji & Mueller, 1983; Liu, Esteve, & Treviño, 2017), the specific life cycle a household is undergoing (Clapham, Mackie, Orford, Thomas, & Buckley, 2014; Kim, Francesca, & Preston, 2005) or particular pathway the household is in (Balampanidis, 2019).

Ubani, Alaci, and Udoo (2017) in their study about the determinants of residential neighbourhood choice in a Nigerian Metropolis classified the factors into pull and push factors and found out that

crime/ insecurity, increase in income, high cost of rent, and availability of infrastructure and proximity to industrial land uses are among the 11 most prominent push factors of residential location decision in Port-Harcourt while security, income, purchase/build home, power supply, affordable rent, size of dwelling, social status are among the most prominent factors that influence the decision to move to a neighbourhood (pull factors). With the above notwithstanding, deeper explanations are needed to understand the different forms of housing affordability.

3. METHODOLOGY

3.1.Approach

This study utilises a qualitative content analysis to understand the socially influenced factors which determine housing location variations and affordability for renting households in informal settlements of Kampala city.

3.2.Study Area

Study participants were obtained from Kinawataka informal settlement, within Nakawa Municipality, situated at the Eastern fringes of Kampala city- Capital of Uganda. Today, greater Kampala stands on at least 21 hills. To the South of the city is Lake Victoria, the world's largest fresh water lake and the source of the longest river in the world, River Nile. Kampala's day time population is approximately 2 million, however this drops to about 1.5 million at night for those who are residents. The city covers an area of approximately 197.0 sq.km (Twinomujuni, 2011)

Kampala city, just like any urbanising city in sub-Saharan Africa has been impacted by steadily rising rural-urban migration and characterised as a city in which newcomers account for over 50 per cent of the total population (Lwasa, 2016). Several Kampala informal settlements have become crucial spaces in which migrants are able to find cheaper sources of housing, access to basic facilities and economic opportunities –dubbed popular neighbourhoods by the segment of dwellers who prefer residing therein (McFarlane & Silver, 2017). Kinawataka settlement, the focus of this paper is categorised by Goodfellow (2010) as part of the formally constituted list of 62 informal settlements of Kampala which accommodate 60% of Kampala City dwellers.

Kinawataka settlement is geographically situated in Nakawa Division, one of the five administrative divisions of Kampala city. It is located approximately 8 kilometres (5.0 mi), by road, East of the Kampala city CBD. It is bordered by Kireka to the east, Mbuya to the South,

Kyambogo to the North and Nakawa to the West. Location on the fringes of Kampala city and its near frontage onto Kampala-Jinja-Busia/Malaba road, one of the major exit routes for not only the city of Kampala but also for Uganda, influences its rapid growth as an informal settlement with low-cost rental housing dominantly observable.

3.3.Study population and sampling

For this study, in-depth interviews were conducted with house renting households (n=23) and landlords (10). Key informant interviews were addressed to Local/opinion leaders (n=7) and a focused group discussion was further undertaken, with the final sample determination influenced by data saturation (Patton, 2002; Strauss & Corbin, 1990) or redundancy (Lincoln & Guba, 1985). Renting households and landlords were obtained through a mixed probability and purposeful sampling procedure (Patton, 2015). First through stratified sampling, the settlement was divided into zones with particular spatial and property attributes. In this way, four zones were obtained that is; participants with detached fenced accommodation, tenements, houses fronting access roads and houses off-road. Thereafter, respondents were purposefully selected from each stratum for interview. Key informants were obtained through purposive sampling strategy.

Some qualitative researchers critique using the term sampling in qualitative research as it stems from the goal of having a representative sample in quantitative research (Maxwell, 2013). However as (Ravitch & Carl, 2016) indicate, there is great importance given to focus on information rich participants to aid effective understanding of the study objective.

Undeniably, the purposive sampling strategy is associated with challenges regarding eventual representativeness and possible participant bias. However, this method has been tasted as relevant and reliable in instances where in-depth explanations of a phenomenon are needed (Babbie, 2007). Additionally, the mix of strategies was intended to buttress the possible weaknesses of each once separately chosen, hence boosting the credibility of the data collected. Kinawataka settlement has a variety of rental houses, distinguished by differing attributes ranging from; accessibility to public transport means, security and safety, road frontage and particular house accommodation and layout details. It was therefore important to take care of these differing cohorts when choosing participants.

The researchers, each with an assistant administered interviews in Luganda, a popular language spoken in Kampala city. The interviews followed a stretchy checklist such that fleshly emerging questions could be incorporated during data collection. Each interview session lasted between 40 minutes and 1 hour, audio-recorded with consent of respondents and transcribed verbatim.

Some of the questions posed to the participants included; the length of time they have been in their current housing; whether they would consider leaving to another neighbourhood and what would push them to do so; what justifies a difference between their presently rented house and the neighbouring ones.

We undertook a thematic categorization of research constructs in line with key research objectives during data analysis. During the interview codification, we pursued particular efforts to ensure data analysis is consistent in line with Krefting (1991) and Patton (2002). Bearing in mind that the transcripts had been translated from Luganda to English, we used member checking to ensure validity of findings (Krefting, 1991). Direct quotations from interview transcripts illustrate the themes and provide the context for the respondents' responses. To uphold confidentiality, we identify participants using pseudonyms.

4. RESULTS

In this section, a grounded empirical dissection is given regarding what characterises social affordability of households and their respective location variations. The section kick-starts with accessibility to the city centre and its role in location variation, neighbourhood characteristics, rent paid and finally the sharing of property market information. Importantly, the drivers discussed herein are socially driven rather than economic.

4.1. Accessibility to the city centre

This revealed that majority of the people reside in Kinawataka because of its closeness to their workplaces. During engagement with the local chairman he indicated that;

The factors which influence people to come to stay in Kinawataka are mainly; cheap land, cheap rental houses/low rent, churches in the area, cheap transport to the city, nearness to workplace since most of them work in the factories in the area and the walkable distance to the workplace in case one does not have transport money.

Much as the above observation seems to be economically connoted, with accessibility to workplace key in consideration, an in-depth inquiry with households was more enlightening. One participant stated that:

“I came to this area because most people here are from the north and east of Uganda, where I also come from. Therefore, there is market for my products like Oddi. I sell them both when around home and on the way to the city centre when I am in their company”

The above revelation indicates that majority of the households are staying in Kinawataka mainly because of the low rent of the rental units and its closeness to their workplaces and thus this reduces on their travel times between work and home. Even then, households working within a maximum of 3 kilometres of their residences were the majority. Majority walk to their workplaces, although there were instances where local omnibuses (taxi) and motor bikes(*bodaboda*) were opted for. Significantly, the household revelation above gives a snapshot of how nearness to households that are socio-culturally connected for product market, social company and mutual support attracted households to occupy particular sections of the settlement than others.

4.2.Neighbourhood characteristics and interactions

Findings indicate that, many participants were critical regarding houses that are farther away from main access roads as this impacts on their social affordability. One participant indicated that;

We incur extra costs for safety such as employing security personnel and contribution to costs of street lights which households near the main roads do not incur

This to a degree exhibits the importance which households, albeit low income ones attribute to safety of the neighbourhood to the extent of being forced to budget for its expenditure alongside other socio-economic pressing needs. In addition, another participant’s submission, it was more related to social moral degradation as commented below;

Here we occasionally experience incidents related to increased drug use and crimes in addition to school drop outs and adolescent pregnancies.

With such communal risks, household heads reported to have incurred extra expenditures to enhance security for instance by employing security personnel, erecting boundary walls as well as installation of CCTV cameras.

In addition, neighbouring households within Kinawattaka settlement pool resources to ensure that such risks are tamed. One of the local leaders emphasised that;

Every house further from the road contributes Ushs. 10,000/- and Ushs. 5,000/= for those with direct frontage to the main road for funding local vigilante teams and for buying street lights.

With such initiatives, trends of insecurity have notably reduced though it comes at both economic and social cost. In other words, households which incur various costs on making their stay comfortable trade off in negotiating cheaper housing with their landlords, otherwise it is considered unfeasible.

4.3.Rent paid

Rental expenditure incurred by households was one of the key signals to household variation in social affordability. Some of the participants who rent accommodation off the main access roads indicated their experiences as hereunder;

I negotiated with my landlord to reduce my rent as a compensation to the hardships I face to reach here when moving to and from work. In-fact here I pay UShs. 100,000/=(USD. 26/=) cheaper than the houses near the main road

Even in the circumstances of rental reductions for houses off the main roads, there was a significant difference in the occupancy rates of houses from time to time. A participant whose accommodation enjoys direct frontage to the road indicated below;

Here on these houses, it is rare to have a vacant room for a month. Commonly, when a tenant is to vacate another

prospective one books the premises, at times even before the current one leaves.

On the contrary, participants who rent off the main road indicated that; because of the disturbance involved in accessing such off-road houses, such accommodation are less competed for. Once a tenant vacates the premises, the house can remain with more than three months without a new tenant.

Accessibility to other social services and costs likely to be incurred to access such services, though did not directly influence the rent paid, but it was a consideration for households choosing to either stay or shift to other housing locations, either within or outside the settlement. One participant commented that;

At times we get medical emergencies and require access to health facilities. When I got such trouble and the house location I was in made it difficult for me to move to the facility, it forced me to shift to another location. In doing so, it would also save me the additional cost of acquiring special transport means for emergency movement

Therefore, the above revelation indicates that, location variations not only impact on the rent paid for the accommodation, but also the length of stay for tenants and how long tenants spend in current rented premises. Length of stay signals a household's sense of place which is a social component characterising households and yet it can't be evaluated using economic models.

4.4.Sharing of property market information

Access to rental property market in the Kinnawattaka settlement is characterised with utmost informality. The availability of information on vacant accommodation usually determined the household settlement patterns, some of which ended up being accidental. Several households indicated that, they obtain information regarding available rental housing through social connections of friends, relatives, neighbours and at times local cell executives. Rarely do you encounter vacant accommodation being advertised formally through signposts and other formal ventures. This however, is characterised with information asymmetry, where households occupy only accommodation which they're able to obtain through their available networks. This in no way

does not mean that it is the best accommodation at the price and conditions. However, the more information they obtain, then they are persuaded to relocate to such housing.

4.5. Access to social services and affordability

Accessibility to social services and affordability was a key issue too which influenced housing location variations. Services that households prioritised included, closeness to schools, health centres and recreation centres. Accessibility to these services influenced household preference for nearby locations and eventually paying higher rent than those who stay further. Households considered such accessibility to reduce costs of transport and general inconvenience as one participant noted below;

when near a facility, we are sure that we will be served with little time spent in cues, less transport costs and peace of mind for assured service provision in cases of eventualities.

In addition, accessibility was considered to reduce the complications associated with parenting and monitoring of children. In this respect, a participant commented;

For us who have young school going children, we are always cautious of them getting to or from school. In the absence of school vans, we tend to enrol them in nearby schools where we can easily monitor their movement.

The benefit of nearness of households to schools nevertheless comes at an opportunity cost and some households have to trade-off nearness for comfort. It was observed that occupying houses which are near schools was less preferred by heads of households because of the associated noise littering of the school children. On the whole, availability of communal social services within or near Kinawattaka settlement impacted not only how much household expenditure households eventually incur but also the emotional drain involved.

5. DISCUSSION

The key purpose of this paper was to seek in-depth explanations of socio-economic affordability and factors influencing housing location variations for the households in informal settlement of Kampala City-Uganda. Specific regard is paid to housing quality, location, socio-economic

services, sharing of property market information among households and neighbourhood characteristics. Findings have indicated that household location choice and location variations and affordability are socially hinged rather than economic.

Regarding location and accessibility to city centre of Kampala, it has been argued that, households competed for available accommodation in neighbourhoods with favourable access and hence rent charged by landlords was higher though initially its lowness attracted tenant households (especially low income ones to locate there (Gaisie, Poku-Boansi, & Adarkwa, 2018). But importantly, easiness to reach respective workplaces in the Kampala CBD, was prioritised in the search for housing in the settlement. This was in line with the findings of Tan (2012) who noted that location of the market and accessibility to it sometimes play a decisive role in household choices of a house. Furthermore, location attributes such as distance and convenient accessibility to workplace and public transportation stations were found imperative factors that determine housing preference. In addition to what (Terayama & Odani, 2017) and (Zondag & Pieters, 2005) indicate, when confining urban mobility to motorised transport from residential areas to the workplace, findings in this paper emphasise that settlement residents are fond of walking to the city centre. During the walks, relationships and ties are created and sustained with neighbours and workmates with whom they walk every day. This results into important social company and security that households base on to sustain urban livelihoods.

Findings further have justified that amenities like schools, retailing outlets, health centres and recreation centres need to be considered when measuring housing affordability, especially in informal settlements of an urbanising city. When choosing a housing location, households in the subject settlement were willing to incur extra rent to occupy near-transport routes and social services accommodation, unlike for housing which was far off (Adair, McGreal, Smyth, Cooper, & Ryley, 2000; Rahman, Hossain, Chowdhury, & Uddin, 2021). One striking component though is that, much as nearness to such services was vital neighbours, friends and social peers recommended the respective accommodation to the in-need household. Such companionship accumulated by the social networks aided their occupancy of the respective accommodation and enabled the households to devise means of accessing the social services when in demand.

Neighbourhood characteristics were another important factor that influenced housing location variability among households. Households considered issues like neighbourhood security vital to determining which houses to occupy or not. With such communal risks, household heads reported

to have incurred extra expenditures to enhance security for instance by employing security personnel, erecting boundary walls as well as installation of CCTV cameras. Much as some researchers like Li and Wu (2004), who in reference to Beijing city associated it with considerable mobility of households, however households of Kampala informal settlements are attracted to occupy a neighbourhood where there is a possibility of community mobilisation to enforce and maintain security and stability of the settlement. In such a case though, households mobilise extra costs in installing road-side lights and funding community vigilante teams which are facilitated monthly. Finally, the style and degree to which households engage in the local property market, combined on the amount and quality of information they access influences households to access particular houses rather than others in the settlement (Opoko, Oluwatayo, Amole, & Adeyemi, 2020; Wanjohi, 2007). Households predominantly depend information from people whom they trust who include; relatives, friends, neighbours and local cell leaders, and eventually a tendency of households with similar social, because of related socio-economic characteristics ties staying near each other develops over time. Additionally, it was established that land was cheap by the time study respondents came to the settlement. This combined with presence of relatives and other social networks in addition to available market for their commodities within and outside the settlement. This however, limits households from accessing other potentially important property market information for the fact that, it is available but outside the household's social cycles.

6. CONCLUSION

This paper has explored the issue of socio-economic affordability and factors influencing housing location variations for the households in informal settlement of Kampala City-Uganda. Specific regard is paid to housing quality, location, socio-economic services, sharing of property market information among households and neighbourhood characteristics. Findings further indicate that household location choice, location variations and affordability are socially hinged rather than economic. Households prefer houses located near their social peers and where such a connection will help them limit related costs that arise out poor access to services and transport. On the flip side however, over reliance on close social networks by households poses a hindrance to the households in need of better housing location options accessing property market information from outside their close cycle yet it would be more befitting. The established system of criteria contributing to sustainable housing affordability, especially taking note of the influence local

social ties and how they influence housing location and variability by households will aid in developing methodologies that can be applied to assess the affordability of different housing locations in a sustainable manner.

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