

Housing Insecurity Among Female-Headed Households: An Application of the Household Housing Insecurity Index (HHII)

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Abstract

This research investigates the critical issue of housing insecurity and its disproportionate impact on female-headed households in South Africa. This demographic group, often facing significant socio-economic vulnerabilities, serves as a crucial case study for understanding broader patterns of gendered inequality. Drawing on data from the 2023 General Household Survey (GHS), a nationally representative dataset collected by Statistics South Africa, this study provides a comprehensive analysis of the prevalence and determinants of housing precarity.

Our methodology is grounded in a multidimensional approach, moving beyond simple metrics to capture the full scope of housing vulnerability. Adopting an existing Household Housing Insecurity Index (HHII) Dunga (2019), an innovative tool that assesses housing precarity across four key indicators: affordability, stability, overcrowding, and housing quality. This index allows for a nuanced understanding of how these factors intersect to create precarious living conditions. The data is then analyzed using multivariate regression analysis to identify the key socio-economic and demographic variables that elevate the risk of housing insecurity within this specific demographic.

The findings reveal a significant and persistent disparity. Our analysis demonstrates that female-headed households exhibit a statistically significant higher likelihood of experiencing insecure housing conditions when compared to male-headed or dual-adult households. This disparity is not random but is robustly correlated with several key factors. We identify income constraints as a primary driver, with lower average incomes and the gender wage gap directly limiting access to stable housing options. Furthermore, employment status plays a critical role; unstable or informal employment, often more common among women, lacks the financial security needed to maintain long-term housing. Finally, the research highlights limited access to state support as a major contributing factor, suggesting that existing social welfare and housing programs may not be adequately reaching or serving this particularly vulnerable group.

In conclusion, this paper argues for the urgent need to re-evaluate and re-orient housing and social welfare policies in South Africa. The findings call for the development of gender-sensitive housing policies that specifically address the unique financial realities and challenges faced by female-headed households. We also propose enhancing the efficacy and accessibility of social welfare programs to mitigate housing vulnerability and promote greater residential stability. This research not only quantifies a critical social problem but also provides actionable policy recommendations aimed at building a more equitable and secure future for all South Africans.

Keywords: Housing insecurity, poverty, female headed households, Household housing insecurity index HHII