

# ADDRESSING CHALLENGES IN THE SOUTH AFRICAN AFFORDABLE HOUSING MARKET: A CRITICAL REALIST PERSPECTIVE

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## ABSTRACT

Since the advent of democracy, South African policymakers and researchers have been focusing on housing solutions. The South African affordable housing market has been battling with undesirable outcomes in terms of location, density, integration, and affordability. Housing is a complex multidimensional phenomenon that has been analysed from various perspectives. Various scholars have adopted either mainstream or institutional approaches in trying to explain housing outcomes, through examining the effects of regulations on housing provision. Oftentimes, such analysis has reached unfavourable conclusions on the actual causes of the outcomes in the housing market. The purpose of the article is to present a philosophical, theoretical and conceptual understanding of the study of affordable housing, which is critical in identifying variables for creating interventions to address challenges in the affordable housing market. This article employs a literature-based analysis of the theories and ontological approaches to housing development, key concepts of critical realism, and the relationship to structure-agency theory. Structure-agency theory is then applied to the South African affordable housing market. The challenges experienced by the South African affordable housing market are the same as those in both the developed and the developing world. The current view of the South African affordable housing market is not adequate to address the prevailing challenges. It is argued that a conceptual framework that is guided by a critical realist perspective and structure-agency theory will enable a better understanding of an interdisciplinary study such as that of housing. Such a framework provides insight into the structural dynamics that shape the roles, strategies, interests and decisions of various role players within a particular setting, leading to various outcomes. While this article draws on a critical realist perspective, it provides a platform to identify interventions in the affordable housing market that could influence policy formulation and implementation, and consequently, outcomes. The interventions identified will be limited to specific geographical locations, since there are various social and political factors at play; hence, the interventions cannot be generalised. The interventions identified in the affordable housing market through a critical realist perspective will inform policy implementation on how to provide integrated affordable housing in appropriate locations and at appropriate densities.

**Keywords:** affordable housing, critical realism, interventions, structure-agency theory

## 1. INTRODUCTION

This article focuses on the methodological approach which provides insight into the structural dynamics that shape the roles, strategies, interests and decisions of role players in an interdisciplinary study such as that of housing. The South African affordable housing market has been battling with undesirable outcomes. The growing concern is the pace, scale, location, density, integration and affordability associated with the affordable housing market, despite there being a myriad of housing and planning policies aimed at addressing these challenges. The Department of Human Settlements defines the affordable housing market in South Africa as represented by those households falling within the R3,501 and R15,000 monthly income groups. This is the property segment valued at less than R500,000 (Rust, 2010). Households in this segment earn too much to qualify for a fully subsidised Breaking New Ground (BNG) house and too little to access a conventional mortgage loan. This category is known as the “gap market”. According to Rust (2010), the gap market is an important emerging sector in the South African property market, with the most people and the most properties, both for rental and for sale.

In the South African context, the problem is not only the failed efforts by both the government and the private sector to provide housing for the gap market, but the unavailability of well-located land and bulk infrastructure, and deficiencies in the housing delivery process (Financial and Fiscal Commission (FFC), 2013), which are all key to housing development, in a country battling with the spatial legacy of apartheid. According to Tissington (2011), the affordable housing market is still characterised by unavailability and high costs of housing units. The FFC (2013) concurs that the key challenges in the supply side of the affordable housing market include insufficient delivery to scale, the lack of sustainability, an increase in the gap market, the lack of well-located land, attributed to the lack of assembling of public land for affordable housing by local authorities, and bulk infrastructure and housing delivery deficiencies. The main challenge for affordable housing is a shortage of well-located land for housing development (Rust, 2010; FFC, 2013; Tissington, 2010), despite 70,000 hectares of state-owned land having been identified for housing developments, but none of this land has been made available for this purpose (FFC, 2013). This is exacerbated by poor land assembly mechanisms and greater affordability of land at the urban periphery, as opposed to expensive land in more central areas, coupled with insufficient subsidy amounts to build at higher densities, to offset the higher land costs (Venter et al., 2004). A lack of well-located land leads to development of settlements on the periphery of towns, far away from amenities, thereby intensifying urban sprawl and increasing the daily transport costs of the poor (Newton and Schuermans, 2013; Seekings, 2000).

Furthermore, findings from an analysis prepared for one of South Africa’s largest affordable housing investment funds suggest that it took almost double the time allowed for in regulations for a housing project to proceed from inception to bond application. The township application process, including survey and approval of the general plan, conclusion of services agreement, and council consideration, took 157 months, thus 69 months longer than the 88 months set out in guideline documents (FFC, 2014). As this cannot be generalised for all developments, the crux of the matter is that it takes a long time for a housing project to pass through inception to completion, thus increasing the cost of delivery, reducing the profit margins of developers, and reducing the affordability of the houses, thus shrinking the pool/scale of affordable housing. It can be concluded that the pace, scale and cost of delivery of affordable housing can be attributed to the execution of regulatory mechanisms in the local authorities.

Furthermore, the high cost of labour and building materials is also a contributing factor to the lack of housing delivery in the affordable housing market.

The challenges associated with the South African affordable housing market are highlighted above, and the challenges are the same as those experienced in both the developing and the developed world. This article argues for a critical realist perspective in addressing the challenges faced in the South African housing sector. This article is structured as follows: a critical analysis of the ontological perspectives in housing research will be discussed in section 2, with theories of housing development being explained in section 3. Section 4 argues for a conceptual framework that is guided by a critical realist perspective and structure-agency theory in addressing the challenges in the South African affordable housing market. This is followed by a conclusion in section 5.

## **2. ONTOLOGICAL PERSPECTIVES IN HOUSING RESEARCH**

Housing is a complex multidimensional phenomenon, which has been analysed from various perspectives. Various scholars have adopted mainstream neoclassical approaches, institutional approaches, or both, employing either qualitative or quantitative analysis in trying to explain housing outcomes, through examining the effects of regulations on housing provision. The varying methodologies are influenced by the ontological and epistemological views of the researchers, as described by Fleetwood (2005): “the way we think the world is (ontology) influences: what we think can be known about it (epistemology); how we think it can be investigated (methodology and research techniques); the kinds of theories we think can be constructed about it; and the political and policy stances we are prepared to take”.

The powerful rhetoric of international literature has associated the outcomes in the housing market with the effects of the planning system. At the methodological level, the mainstream approaches have adopted neoclassical econometric modelling as the main approach, which tends to neglect the social interactions in housing provision, while the institutional approaches have adopted institutionalism, which is concerned with the social, political and economic factors influencing the housing development processes. From an epistemological point of view, an institutional approach in housing studies recognises that the habits or behaviours of market actors shape housing market outcomes (Ball, 1998), while the mainstream econometric modelling approach neglects institutions, and the positivist-deductive approach employs assumptions in achieving its conclusions (Hamzah, 2013).

The ontological stance of positivists is that an apprehensible reality is assumed to exist, driven by immutable natural laws and mechanisms (Guba and Lincoln, 1994). This is because in this paradigm, human behaviour is believed to be subject to operation of the laws of cause and effect, and the process of hypothesis testing can be used to develop laws that can predict patterns between concrete events. Its epistemological argument is that the social world exists externally of the researcher, and that its properties can be measured directly through observation (Gray, 2004). In this regard, positivists strive to find patterns of observable behaviour, towards development of predictive theories (Lawson, 2003).

Of the studies that have sought to adopt the positivist approach on the relationship between planning and the housing market, Cheshire and Sheppard (1989), Bramley (1993), and Bramley and Watkins (1996) have provided quantitative answers on the impact of planning on the housing market. For example, using a time series economic model, Bramley (1993) examined the effects of planning controls over a period of time.

Using the model to simulate the effects of land use changes over time, he provided quantitative answers on the outcomes in the housing market when planning controls are relaxed. World Bank housing researchers such as Brueckner (2006) have modelled the effects of government interventions such as urban growth boundaries, floor-area ratio (FAR) restrictions, cost-increasing regulations, bureaucratic control of development decisions, and radically based land use interventions, such as apartheid in South Africa, on housing, and they have observed an increase in prices and densities.

According to Lawson (2003), this application of positivism shows the objectivity of positivists, but also their over-reliance on empirical data. However, the complexity of the housing market means that the positivists' experimental view is not helpful, as it only exists in terms of actual, observed and measurable events. It is the subject of long-standing debate whether it is appropriate to apply positivism as a natural science approach to the social sciences. Criticism of positivism has triggered alternative perspectives in the social sciences, such as interpretivism. Even though it has not been adopted in any known studies on the relations between planning and the housing market, interpretivists provide an anti-naturalist, subject-oriented perspective, as opposed to the deductive, predictive, observable, measurable and quantifiable perspective of positivists.

The interpretivists' paradigm maintains that reality is defined by meanings given by inhabitants, and that meanings are thus defined by social actors. Their ontological perspective is that reality is multiple and subjective, and that the behaviour of social actors is influenced by the unobservable meanings. Much criticism has been levelled against interpretivists. However, in relation to the planning system and the housing market, it should be noted that there exist complex underlying relationships between various actors operating within a certain structure (such as rules and policy frameworks). As such, these criticisms are on the level of consciousness held by actors, the implicitness of the researcher's own critique, the disregard for institutional structures and material resources, the limits placed on causality, unintended consequences of actions, and existence of structures of conflict and social change (Sayer, 2000). It is therefore important to acknowledge the importance of these interactions in bringing about certain outcomes in the housing market.

From the preceding discussion of positivism and interpretivism, it can be discerned that the critical realists' ontological and epistemological views lie in between these two perspectives. As Lawson (2003) asserts, "critical realism does not seek to strive for experimental conditions of closure, which ignore the open, contingent-laden context of reality, to produce regular outcomes and make law-like generalisations; it also rejects strongly the socially constructed world of multiple realities, which is sceptical of any kind of knowledge claims or scientific progress (Sayer, 2000)".

Critical realists believe that knowledge (epistemology) is different from being or existence (ontology). This implies that there is a reality somewhere that exists separately from human thought. As espoused by Bhaskar (1978), natural and social phenomena do not exhaust the category of what really exists in the world. He distinguishes between the domains of the empirical, the critical, and the real. In Bhaskar's opinion, the three domains are independent of each other. The domain of the empirical is made up of human sensory experiences and perceptions, while the critical refers to the events occurring in the world, and the real consists of those mechanisms and structures that have causal powers and whose generative capacity creates the order we see in the world (Bhaskar, 1978). The real is not the same as the empirical. The empirical provides an

avenue to access the real, but only when the former is guided by theory (Olsen, 2009). According to Warner (1993), for the realist, the goal of science is the theoretical identification of things and their causal powers. Realists argue for a more structured ontology, with overlapping domains of experience, events, and necessary and contingent relations. Causal mechanisms may or may not be observable; they have emergent powers, and they generate tendencies for certain events to occur (Lawson, 2003).

Easton (2010) asserts that events or outcomes are what critical realists investigate, that is, the external and visible behaviours of people, systems, and things as they occur, or as they have happened. Thus, in order to understand the social world, it is important to understand the structures that created the events. Sayer (1992) confirms that “to ask for the cause of something is to ask what makes it happen, what produces, generates, creates or determines it, or more loosely, what enables or leads to it”. Realists argue that structure exists, and realists’ presuppositions tend to support the use of structural variables as either independent or dependent variables in regression (Olsen, 2009). Furthermore, agency and structure are central to their social ontology. They argue that agency and structure are internally related: the one is what it is, and can exist, only by virtue of the other.

Based on the above discussion, it is argued that critical realism is the appropriate approach for analysing the challenges in the affordable housing market, because it acknowledges and promotes an understanding of the influence of specific ideas and practices around housing provision, and, importantly, it recognises the existence of emergent real relations that may have generated these ideologies and practices. As such, critical realism provides a more fruitful basis for theoretical explanations of the housing development and structure-agency theory offers that theoretical undertaking.

### **3. THEORIES OF THE HOUSING DEVELOPMENT PROCESS**

There are various models of the development process which could be used to provide a basic framework for analysis of the housing market. The development process unpacks the activities that transform a property from one state to another. The focus of this section is on understanding the development process through the lenses of different models as they conceptualise such a process and the interests of different actors. Healey (1991) categorised land development models as follows.

#### **3.1 Equilibrium models**

Equilibrium models are best explained from the neoclassical perspective, which focuses on supply and demand of commodities (Healey, 1991). Healey (1991) asserts that the development process is viewed as relatively unproblematic, since transactions and investments are activated by market signals. In this model, actors with greater understanding of signals and those least impeded by market constraints will successfully complete their projects. However, Healey (1991) argues that this model is only applicable where there are active property markets dominated by large developers.

#### **3.2 Event-sequence models**

Event-sequence models unpack the complex development process into its constituent events, to recognise the different social relations which might surround each event, and to appreciate the time scale of development projects. However, Healey (1991) argues that event-sequence models focus on potential blockages to development activity but do not specify actors and interests. Furthermore, they do not explain the dynamics of the development process in terms of nature and time.

### **3.3 Agency models**

Agency models bridge the gap left by event-sequence models. They focus on the actors and the roles they play, and the interests which guide their strategies (Healey, 1991). They highlight the way agents focus on various sets of activities in the development process, thereby analytically separating the agents and the roles they play. These models incorporate the element of time in the development process. However, Healey (1991) argues that these models tend to be too descriptive and to lack critical appraisal. They also fail to consider other forces that might drive the development process.

### **3.4 Structure models**

Structure models attempt to explain the land development process by focusing on the way markets are structured through power relations of capital, labour, and landowner (Healey, 1991). These models offer ways of linking events and agency behaviour to the dynamic modes of production and regulation of different economies, even though their analytical concern has been with capitalist societies.

Healey (1991) acknowledges that structure models offer ways of linking events and agency behaviour to the dynamics of the modes of production and regulation of different economies, and they focus their attention on the way the relations of property development are structured by the broader dimensions of capital, labour landowner, and state-market relations. The main weakness of structure models is that they barely penetrate into the detail of the events of the development process and the nexus of agency relationships surrounding each development. This background fundamentally influenced the approach Healey offered in analysing the property development process.

### **3.5 Healey's structure-agency theory**

Healey and Barrett (1990), Healey (1991), and Healey (1992) called for an approach that generalises the nexus of roles and relationships in the property development process. Healey (1991) asserts that a theoretical model of the property development process is needed, which would enable the detail of agency relationships in the negotiation of development projects to be captured, while at the same time allowing generalisation about how these relationships might vary under different conditions. She further argues that an institutional approach is necessary, because of the complexity of development processes, and the need to avoid missing out on key links in understanding how and why a particular project took place.

Healey and Barrett (1990) are of the view that it is important to understand the relationship between agency and structure. Agency is depicted by the strategies, interests and actions of the various agents involved in the development process, while structure is the organisation of both economic and political activity, and of values about land, property, buildings, and environments which frame or structure agents' decision-making. Furthermore, it is vital to establish the link between structure and agency empirically, through relating the construction of roles and the strategies and interests of agencies to the material resources, institutional rules and organising ideas which agents acknowledge implicitly and explicitly in what they do.

The relationship between agency and structure plays an important role in the property development process. Structure is defined in terms of the framework within which individual agents make their choices; it may be seen to inhere in the various resources to which agents may have access, the rules which they consider govern their behaviour, and the ideas which they draw on in developing their strategies (Healey and Barrett, 1990). Healey (1992) further elaborates that structures are said to be the material

resources (land, land rights, labour, finance, information, and expertise), institutional rules (planning regulations and requirements governing the location of developments, parking, densities, and heights of developments), and organising ideas which agencies acknowledge. Ideas influence the dynamics of resource use and rule formulation, because they inform the interests and strategies of actors as they define projects, consider relationships, and develop and interpret rules. These ideas carry assumptions about various developmental aspects, which have an influence on how agents perceive their interests and devise strategies.

Healey and Barrett (1990) define agency in terms of the way individual agents develop and pursue strategies. This can be interpreted as the way various role players in the development process perform their roles. Agents that are involved in the development process vary and can include landowners, investors, developers, consultants, politicians, and community groups. The act of agency is shaped by the structure (institutional rules of the game, material resources, and ideas), thereby determining the outcome of a certain development, that is, understanding the behaviour of developers in choosing to invest in affordable housing.

From the discussion above, it can be discerned that the property development process involves a number of role players, including private consultants, landowners, government departments, developers, and financial institutions, amongst others. These role players deal with various factors, such as economic considerations and political, social and government policies and regulations, in their operations and interactions. The way they perceive these institutions shapes the property development process in terms of what can be developed where, when, how, and for whom. Therefore, it can be argued that clear articulation of roles, perceptions, and behaviour of various role players in the property development process, clear identification of the stages that shape the development process, and an understanding of the interactions amongst the role players and various institutions gives a more accurate account of the property development process.

#### **4. CONCEPTUALISING THE SOUTH AFRICAN AFFORDABLE HOUSING MARKET**

This research advocates for the methodological point of departure for analysing the South African affordable housing market to be based on structure-agency theory and informed by critical realism. Critical realists acknowledge that structure exists, and structure and agency are central to their social ontology. The central principle of critical realists is to investigate events or outcomes, that is, the external and visible behaviours of people, systems, and things as they occur, or as they have happened (Easton, 2010). Structure-agency theory offers a platform to investigate the resulting patterns of interactions, and the outcome of the process. As such, this approach offers an alternative view to an understanding of the complex, multifaceted, and structured nature of affordable housing.

According to Sayer (2000), identifying causal mechanisms and how they work, and discovering how they have been activated, and under what conditions, creates explanations. Healey (1992) argues that structure-agency theory is necessary, because of the complexity of development processes, and the need to avoid missing out on the key links in understanding how and why a particular project took place.

Housing development is shaped by actors through their response to a given structure, and their views, goals and subsequent actions. One of the key issues of this study is with the structures, or institutions, in housing development that impact on the behaviour of

actors. The importance of structures/institutions has been elaborated elsewhere (Ball, 1994; Healey, 1992; Alexander, 2001; Buitelaar, 2004; Guy and Henneberry, 2000). Institutions are defined by North (1990) as “humanly devised constraints that shape human action”. According to Shepsle (2014), an institution specifies the players whose behaviour is bound by its rules, the action the players must, may, must not, or may not take, the information conditions under which they make choices, their timing and the impact of exogenous events, and the outcomes that are a consequence of these choices and events. From the various definitions and perspectives of institutions highlighted above, three main characteristics are of interest to this study. Firstly, it is the ability of institutions to provide rules, norms, and regulations to agents. Secondly, it is their ability to influence the interactions of various agents. Finally, institutions provide certainty in the operations of agents, and they allow for analysis of outcomes that have resulted from the operations of the agents.

The housing sector as a segment of the property market is guided by a multitude of rules and norms that emanate from the planning system and the property market. The planning system and the property market have rules that enable or constrain the actor’s behaviour and actions. The planning system has a pertinent role, not only in affecting supply and demand, but also in shaping the context for relations within the process of property development. The challenges in the affordable housing market can be addressed by opening the development process and identifying the key actors and the relationships, rules, resources and ideas that influence their decisions, and the roles, strategies and interests that shape their actions, leading to certain outcomes. Figure 1 below represents an application of structure-agency theory to the affordable housing development process, identifying the key actors, institutions, actions and outcomes. This approach will give a different view in addressing the challenges in the affordable housing market.

The affordable housing market is characterised by agents, which are the main actors, structure, which are the rules, resources and ideas, and agency, which is shaped by the interests, roles and strategies of the agents. Structure enables or constrains the act of agency in the affordable housing market. The outcomes in the affordable housing market are a function of structure. The interaction of actors within a certain structure brings about the outcomes in the affordable housing market in terms of location, density, integration, and affordability. In order to address the challenges in the affordable housing market, interventions should be targeted at specific variables that can be identified through the conceptual framework depicted in Figure 1 below. For example, a change in rules (the planning system) can have an enabling or a constraining effect on the density, location or affordability of affordable housing.



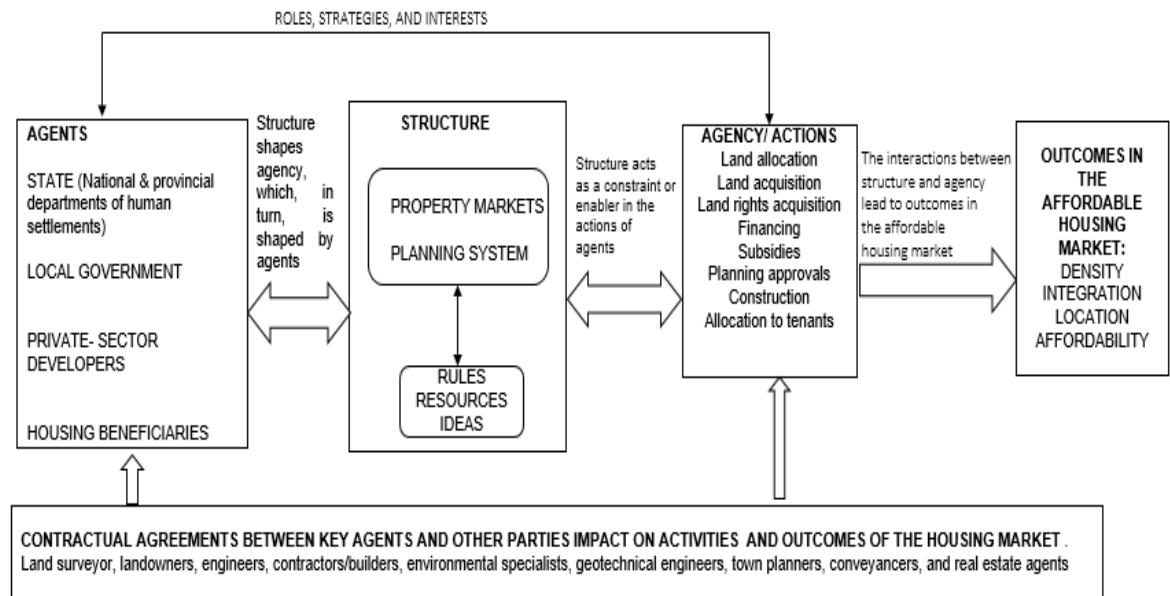


Figure 1: Application of structure-agency theory to affordable housing development

## 5. CONCLUSION

This research does not offer solutions to the challenges in the affordable housing market; it advocates a change in view and methodological approaches in addressing these challenges. The unfavourable outcomes in the South African affordable housing market are both a cause and a consequence of the deficient policy framework. While policymakers and researchers have been focusing on providing housing solutions in terms of location, density, integration, and affordability, the interventions have had a narrow focus on supply and demand, focusing mainly on funding and subsidies. To address these challenges, there is a need to identify variables through the proposed conceptual framework, and to derive targeted interventions. This article argues for a context-specific conceptual framework that is guided by critical realism and structure-agency theory. The interventions identified through application of this framework will have policy implications in the provision of integrated, well-located affordable housing.

## 6. ACKNOWLEDGEMENT

This article was language-edited by a freelance language editor, Anthony Sparg. He has edited several academic journal articles in the field of construction management. He has an MA *cum laude* in African Languages (isiXhosa), an MA *cum laude* in Linguistics, and a Higher Diploma in Education.

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