

# Rising Costs, Stagnant Incomes in Johannesburg: Understanding Affordability Mismatch in Low-Income Households

*Eugiania Khethani Ravele, Trynos Gumbo*

(PhD Student Eugiania Ravele, University of Johannesburg, Cnr Siemert & Beit Streets, Doornfontein 0184 Johannesburg, [kettyravele@gmail.com](mailto:kettyravele@gmail.com))

(Professor Trynos Gumbo, University of Johannesburg, Cnr Siemert & Beit Streets, Doornfontein 0184 Johannesburg, [tgumbo@uj.ac.za](mailto:tgumbo@uj.ac.za))

## 1 ABSTRACT

Access to affordable housing remains a critical challenge in Johannesburg, where low-income households struggle to meet rising housing costs. This affordability contradiction has resulted in increased housing insecurity, overcrowding, informal settlements, and poor living conditions. While national policy emphasises affordability and inclusion, limited empirical evidence exists on how these cost burdens are experienced at the household level. This study addresses this gap by examining the lived realities of affordability strain in low-income communities in Johannesburg, focusing on the social, spatial, and financial dimensions of housing-related stress. Using empirical data drawn from household interviews and field-based observations, the study explores how residents navigate rising costs such as rent, municipal service charges, transport expenses, and informal expenditures. The qualitative data were thematically analysed to reveal patterns in coping mechanisms and household strategies. Findings indicate a growing mismatch between household incomes and the cost of maintaining basic living standards. Participants reported reliance on shared accommodation, informal backyards or temporary structures, inconsistent service payments, and unsafe or illegal service connections. While these practices support short-term survival, they expose households to heightened risks, with spatial location further shaping affordability pressures on households on the urban periphery as they face compounded burdens. Based on these findings, the paper proposes a framework to guide future research and policy interventions, offering socially responsive approaches to addressing affordability challenges and supporting more responsive housing outcomes.

Keywords: Housing Affordability, Low-Income Households, Cost Burden, Income Stagnation, Urban Inequality

## 2 INTRODUCTION

Rising housing costs alongside stagnant or precarious household incomes have become defining features of contemporary urban housing systems (Crook & Kemp, 2019; Haffner & Boumeester, 2021). Although affordability challenges affect a wide range of urban residents, low-income households are disproportionately exposed to housing stress, displacement risk, and residential instability (Stone, 2006; Ma & Wu, 2021). Traditional affordability assessments, commonly based on the ratio of housing costs to income, remain dominant in policy and academic discourse but have been widely critiqued for failing to capture the lived realities of affordability in diverse socio-economic and spatial contexts (Whitehead, 1991; Hulchanski, 1995). Housing affordability research is geographically uneven. The bulk of empirical and theoretical contributions originate from North America, Europe, Australia, and parts of East Asia, while African urban contexts remain underrepresented (Parnell & Robinson, 2012; Watson, 2020). This imbalance has implications for policy transferability, as affordability frameworks developed in formalised housing markets often inadequately reflect informality, income precarity, and spatial inequality prevalent in Global South cities (Gilbert, 2016). In South Africa, post-apartheid housing policy has prioritised ownership through subsidised housing delivery, with comparatively limited attention to rental housing provision (Charlton & Kihato, 2006; Turok, 2012). Demand for affordable rental accommodation has therefore been absorbed through informal and semi-formal markets, particularly backyard rentals within townships such as Soweto (Shapurjee & Charlton, 2013; Turok & Visagie, 2021). Johannesburg presents a compelling case for examining affordability mismatch due to persistent spatial segregation, high transport costs, and labour market informality (Klug, Rubin & Todes, 2013; Visagie & Turok, 2022). Housing affordability research from the Global South consistently highlights three dominant themes, which are Informality as a Structural Housing System (Gilbert, 2016), Spatial Mismatch and Transport Burdens (Dodson & Sipe, 2008; Visagie & Turok, 2022), and Governance Gaps in Regeneration and Upgrading (Arbab & Shabani, 2023; Watson, 2020). Unlike Global North contexts where financialisation and mortgage markets dominate affordability debates, Global South research foregrounds incremental rental systems, state capacity constraints, and spatial

inequality legacies. This paper contributes to this body of scholarship by situating Johannesburg within these broader structural patterns.

This paper addresses two research questions:

- (1) How is global housing affordability scholarship structured thematically and geographically?
- (2) How does housing affordability mismatch manifest for low-income rental households in Soweto?

### 3 LITERATURE REVIEW

#### 3.1 Conceptualising Housing Affordability

Housing affordability is most commonly measured using the ratio approach, which defines housing as affordable when housing-related costs do not exceed 25–30 per cent of household income (Hulchanski, 1995; Andrews, 1998). This metric has been widely adopted in policy and comparative research due to its simplicity and ease of application. However, scholars have increasingly criticised the ratio approach for its inability to account for household size, income stability, non-housing expenditures, and spatial variations in living costs (Whitehead, 1991; Stone, 2006). As a result, households with similar rent-to-income ratios may experience very different levels of material hardship.

The residual income approach addresses these limitations by assessing whether households retain sufficient income after housing costs to meet basic living needs (Stone, 1993; Stone, 2006). This approach is considered more sensitive to the experiences of low-income households, particularly in contexts characterised by income precarity and fluctuating expenditure patterns. More recent scholarship has further expanded affordability frameworks by incorporating transport expenditure, recognising that housing location interacts with labour market access and commuting costs to shape overall affordability (Dodson & Sipe, 2008; Suzuki et al., 2013). This broader conceptualisation is particularly relevant in spatially fragmented cities such as Johannesburg.

#### 3.2 Rental Housing and Low-Income Households

Low-income households are more likely to depend on rental accommodation due to constrained access to credit, land, and homeownership opportunities (Crook & Kemp, 2019; Ma & Wu, 2021). Rental affordability challenges have intensified globally as rents increase faster than incomes and labour markets become more insecure. In high-income contexts, academic debates have focused on rent inflation, housing financialisation, and displacement linked to urban restructuring and gentrification processes (Lees, 2012; Aalbers, 2020). In contrast, rental housing in the Global South frequently operates outside formal regulatory frameworks and is shaped by incremental construction, informal landlordism, and hybrid tenure arrangements (Gilbert, 2016). These informal rental markets play a critical role in providing access to housing for low-income urban residents but are often excluded from formal policy and statistical systems. As a result, affordability pressures within informal rental markets remain under-analysed and inadequately addressed in housing policy.

#### 3.3 The South African Township Rental Context

In South Africa, housing policy has historically prioritised ownership through state-subsidised housing delivery, with comparatively limited institutional support for rental housing (Charlton & Kihato, 2006). As a result, township areas have experienced significant growth in backyard rental accommodation, which has become a critical housing subsystem for low-income households (Shapurjee & Charlton, 2013; Lemanski, 2017). Backyard rentals provide relatively affordable housing options and social embeddedness within established communities but are frequently associated with overcrowding, insecure tenure, and pressure on household and municipal infrastructure (Turok & Visagie, 2021). Affordability pressures in township rental markets are intensified by structural and spatial factors. Many township residents remain spatially disconnected from major employment centres, resulting in high transport costs that compound housing-related expenses (Klug et al., 2013). In addition, the widespread use of prepaid electricity and shared service connections places a disproportionate burden on low-income tenants, contributing to inconsistent service payments and informal coping strategies (Rust, 2020). These dynamics highlight the need for affordability frameworks that reflect the combined social, spatial, and financial realities of township rental housing.

### 3.4 Knowledge Gaps

Two key gaps emerge from the literature. First, housing affordability scholarship remains dominated by Global North perspectives, with the majority of empirical studies and theoretical frameworks developed in contexts characterised by formal housing markets, stable income structures, and well-established welfare systems (Parnell & Robinson, 2012; Watson, 2020). While these contributions have advanced understanding of affordability measurement, rental stress, and policy intervention, their applicability to cities in the Global South is limited. African urban contexts are shaped by high levels of informality, income precarity, and hybrid housing arrangements that challenge the assumptions underpinning conventional affordability frameworks. Consequently, affordability metrics and policy models derived from Global North experiences often fail to adequately capture the lived realities of low-income households in African cities.

Second, within African urban research, there is a limited empirical focus on township rental markets, despite their growing importance as a primary source of affordable housing for low-income households. Existing studies have largely prioritised housing delivery, ownership, and informal settlements, with less attention given to everyday rental experiences within townships, particularly backyard and informal rental arrangements. As a result, there is insufficient understanding of how affordability pressures are negotiated at the household level, including the role of utilities, transport costs, and informal service arrangements in shaping housing-related stress. This study contributes to addressing these gaps by providing a household-level examination of affordability strain in Johannesburg's low-income communities, foregrounding the social, spatial, and financial dimensions of housing affordability in a township context and offering empirically grounded insights to inform more context-sensitive housing policy interventions.

### 3.5 Towards a Context-Sensitive Conceptual Framework on Housing Affordability

While conventional housing affordability approaches have relied primarily on ratio-based and residual income measures (Stone, 2006; Hulchanski, 1995), emerging scholarship from the Global South calls for multidimensional and spatially grounded frameworks. In rapidly urbanising cities characterised by informality, peripheralisation, and income precarity, affordability must be understood as the interaction between income stability, cumulative housing-related costs, spatial accessibility, and governance systems (Parnell & Robinson, 2012; Watson, 2020).

Research from the Global South emphasises that affordability is not solely a function of rent levels, but is shaped by land-use policy, informal rental markets, service delivery structures, and spatial segregation. For example, Arbab, P. and Shabani, Z. (2023), in their study of affordable housing within urban regeneration plans in Isfahan, demonstrate that affordability outcomes are strongly influenced by planning governance, land value escalation, and the degree to which regeneration programmes actively integrate low-income groups. Their findings show that without deliberate affordability safeguards such as inclusionary mechanisms, land-use regulation, and subsidy targeting urban regeneration can inadvertently exclude vulnerable households despite policy rhetoric emphasising inclusion.

Drawing from both Global South literature and the present empirical findings, this paper proposes a Housing Affordability Mismatch Framework comprising five interrelated dimensions:

- (1) Income Stability and Labour Market Position
- (2) Direct Housing Costs (Rent)
- (3) Indirect Housing Costs (Utilities and Services)
- (4) Transport and Spatial Accessibility
- (5) Governance and Planning Interventions

This framework conceptualises affordability mismatch as a structural condition produced through the interaction of economic precarity, cumulative cost burdens, and spatial inequality, mediated by planning systems and institutional responses.

## 4 METHODOLOGY

### 4.1 Study Design

This study adopts a dual-method research design that integrates a bibliometric analysis of global housing affordability literature with an empirical investigation of low-income rental households in Soweto, Johannesburg. The bibliometric component provides a structured overview of dominant themes, knowledge clusters, and geographic patterns within housing affordability scholarship, while the empirical component captures household-level affordability experiences within a South African township context. Combining these approaches enables the study to situate local affordability dynamics within broader global research trends, thereby strengthening analytical depth and contextual relevance (Moher et al., 2009).

### 4.2 Bibliometric Procedure

Bibliometric data were extracted from the Scopus database for the period 2000–2025, selected for its comprehensive coverage of peer-reviewed literature across housing, urban studies, planning, and related disciplines. The search was limited to English-language journal articles, review papers, conference proceedings, and book chapters. Document screening followed PRISMA guidelines, involving the removal of duplicate records and the exclusion of documents not directly related to housing affordability or urban contexts. This process resulted in a final dataset of 142 documents retained for analysis (Moher et al., 2009). The bibliographic dataset was exported in CSV format and analysed using VOSviewer. Full counting was applied to ensure equal weighting of publications, authors, and keywords across the dataset. Manual keyword harmonisation was undertaken to address spelling variations, plural–singular forms, and synonymous terms, thereby improving the reliability of thematic clustering and network visualisations.

### 4.3 Empirical Survey

The empirical component focused on Soweto, one of the largest township settlements within the City of Johannesburg Metropolitan Municipality, characterised by a high concentration of low-income rental households and a diversity of formal and informal rental arrangements. The study targeted low-income tenants residing in backyard rental units and formal rental accommodation, while owner-occupiers were excluded to maintain analytical consistency. Data were collected on monthly rental payments, household income, utility and municipal service charges, transport expenditure, and household coping strategies. The analysis employed descriptive techniques to assess affordability pressures, using rent-to-income ratios as a primary indicator supplemented by additional cost measures related to utilities and transport (Bogdon & Can, 1997; Gabriel et al., 2005). This approach enabled a more comprehensive assessment of affordability by capturing cumulative housing-related cost burdens rather than focusing on rent in isolation.

## 5 RESULTS

### 5.1 Bibliometric Results

This section presents the results of the bibliometric analysis, illustrating publication trends, dominant research themes, intellectual foundations, key publication outlets, and geographic patterns of collaboration and research output in global housing affordability scholarship.

#### 5.1.1 Analysis of Publications by Year

The annual publication trend (Figure 1) shows a steady increase in housing affordability research from the early 2000s, with a marked acceleration after 2010. This growth corresponds with heightened global concern around housing affordability following the global financial crisis, rising urbanisation, and widening socio-economic inequality. The upward trend indicates increasing scholarly attention to affordability as a central urban policy challenge, although the distribution of this research remains uneven across regions.

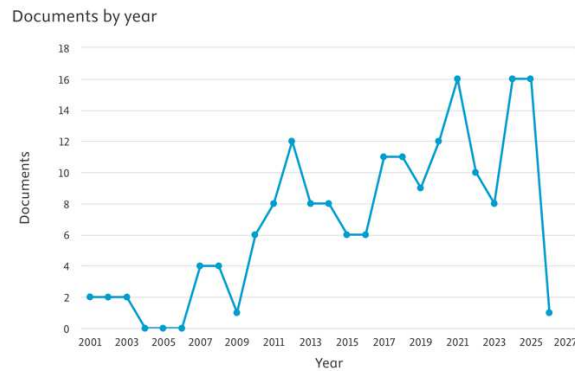


Figure 1: Graph depicting the publication trend of the research area between 2001 and 2026.

### 5.1.2 Conceptual Structure: Keyword Co-occurrence Analysis

Figure 2 presents the keyword co-occurrence network, revealing three dominant thematic clusters within the housing affordability literature. The first cluster centres on affordability metrics and housing policy, with high-frequency keywords such as affordable housing (80 occurrences), housing policy (38), social housing (39), and public housing (20). This cluster reflects a strong policy-oriented focus on affordability measurement, housing provision, and state-led interventions. The second cluster relates to rental housing and low-income populations, highlighted by keywords including low-income housing (30), rental sector (28), rental housing (14), rent burden (3), and poverty (19). This cluster indicates growing recognition of rental markets as a critical affordability concern, particularly for vulnerable and low-income groups.

The third cluster captures urban spatial dynamics, with keywords such as urban housing (30), urban planning (15), neighbourhood (21 combined), gentrification (6), and accessibility (3). These terms point to the spatial dimensions of affordability, including neighbourhood change, displacement, and access to urban opportunities. Notably, keywords explicitly related to informal rental systems and African urban contexts, such as informal sector, informal settlement, South Africa, and Johannesburg appear infrequently and exhibit weak link strengths. This suggests that while affordability is widely studied, informal rental markets and African cities remain marginal within the dominant global research agenda (Watson, 2020).

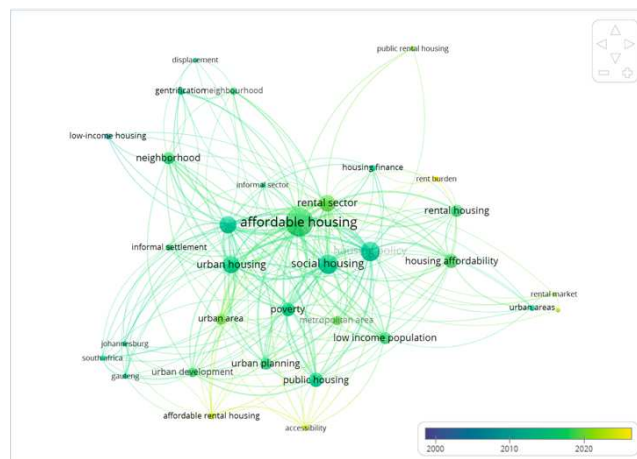


Figure 2: Visualised network map of research themes, overlay between 2000 and 2020 20 year period) to understand the trajectory of research themes.

### 5.1.3 Author Co-citation Analysis

The author co-citation network (Figure 3) illustrates the intellectual foundations of housing affordability research. Highly cited authors include Atkinson, Arthurson, Ball, and other scholars primarily associated with housing economics, spatial inequality, and urban restructuring. These authors are frequently co-cited, indicating a shared theoretical lineage grounded in Global North housing debates. The dominance of Global North scholars reflects the theoretical orientation of the field, which prioritises residual income approaches, market-based analyses, and gentrification-related displacement (Stone, 2006; Whitehead, 1991; Aalbers,

2020). The limited visibility of African scholars within the co-citation network further reinforces the marginal position of Global South perspectives in shaping mainstream affordability theory.

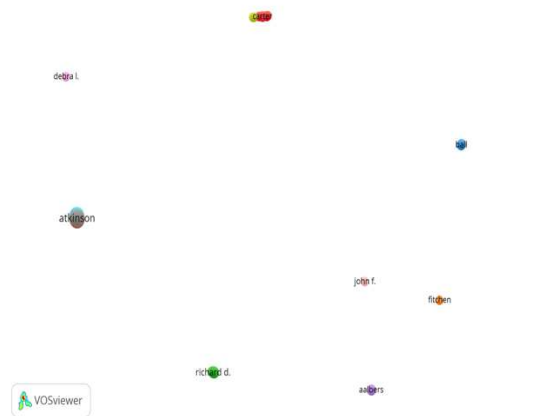


Figure 3: Visualisation of co-author network.

#### 5.1.4 Source Bibliographic Coupling

Figure 4 presents the bibliographic coupling of journals, highlighting the primary outlets through which housing affordability research is disseminated. Core journals include *Housing Studies*, *Urban Studies*, *Cities*, *Habitat International*, and the *Journal of Housing and the Built Environment*. These journals exhibit high document counts and citation link strengths, indicating their central role in shaping affordability discourse. The concentration of publications within these established Western journals reflects institutional and geographic clustering of knowledge production. While a small number of regionally focused journals such as *Urban Forum* appear, their lower link strength suggests limited integration into the dominant global research networks (Chiodelli et al., 2022).

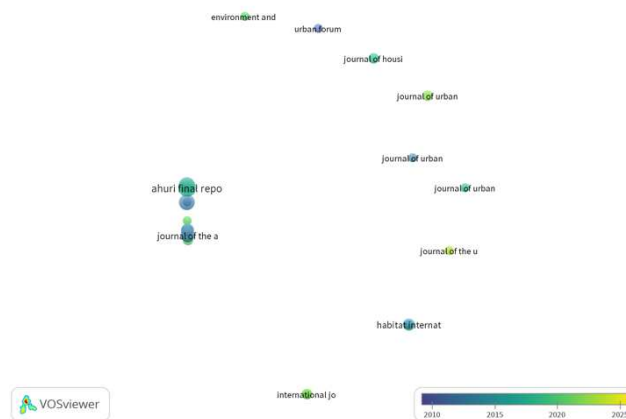


Figure 4: Visualisation of source bibliographic coupling

#### 5.1.5 Country Co-Authorship Networks

Figure 4 illustrates international co-authorship patterns in housing affordability research. Dense collaboration networks are evident among high-income countries, particularly the United States, the United Kingdom, Australia, Canada, and parts of Europe. These countries demonstrate both high publication volumes and strong collaborative linkages. In contrast, African countries, including South Africa, appear weakly connected and largely peripheral within the global collaboration network. South Africa’s relatively low document count and limited link strength indicate constrained integration into international research partnerships, reinforcing long-standing concerns about uneven global knowledge production (Parnell & Robinson, 2012).

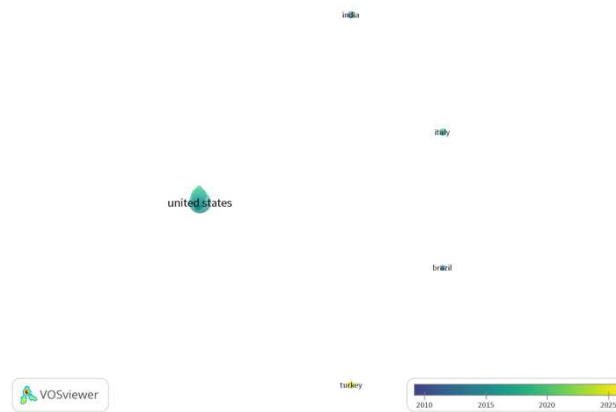


Figure 5: Visualisation of country collaboration and contribution network

### 5.1.6 Country Research Output

Figure 5 further confirms the geographic imbalance in housing affordability scholarship. Research output is heavily skewed towards high-income countries, with the United States accounting for the largest share of publications, followed by Australia, the United Kingdom, Canada, and China. African countries contribute a small proportion of the overall literature, despite facing acute affordability challenges. This imbalance highlights a disconnect between where affordability problems are most severe and where academic knowledge is produced. The under-representation of African urban contexts underscores the need for locally grounded, empirical studies that capture affordability dynamics beyond formal housing markets (Watson, 2020).

## 5.2 Survey Findings: Affordability in Soweto

The survey findings reveal significant housing affordability pressures among low-income rental households in Soweto, driven by a persistent mismatch between household incomes and cumulative housing-related costs. Monthly rental payments for backyard rental units ranged from approximately R1,000 to R2,500, while formal room or flat rentals ranged between R2,200 and R4,000. Household incomes largely fell between R3,200 and R6,500 per month, reflecting reliance on informal employment, casual labour, domestic work, and low-wage service-sector jobs. These income levels resulted in rent-to-income ratios ranging from 32 to 57 per cent, substantially exceeding the conventional affordability threshold of 30 per cent (Bogdon & Can, 1997; Gabriel et al., 2005). Affordability pressures were not limited to rent alone. Utility costs, particularly prepaid electricity and shared water connections, represented a significant additional burden, with households reporting monthly expenditures that fluctuated unpredictably. Seasonal increases in electricity usage, especially during winter months, further intensified financial strain.

Transport costs also emerged as a critical affordability driver, as many households remained spatially disconnected from employment centres, requiring daily commuting over long distances. These findings align with previous research highlighting the compounded impact of transport and service costs on affordability in township contexts (Rust, 2020; Visagie & Turok, 2022). To cope with these pressures, households adopted a range of strategies, including shared accommodation, informal borrowing from social networks, delayed or partial service payments, and expenditure trade-offs that often compromised food security and household wellbeing. Some households reported reliance on informal or unsafe service connections as a survival mechanism. Importantly, these strategies were not temporary responses to short-term shocks but reflected sustained structural affordability stress embedded within everyday household practices (Gilbert, 2016).

### 5.2.1 Addressing Research Question 2 in Greater Depth

The findings confirm that housing affordability mismatch in Soweto is not merely a rent burden issue but a multi-layered cost accumulation problem. While rent-to-income ratios exceeded the conventional 30% benchmark (Stone, 2006), the inclusion of transport and utility costs reveals effective housing expenditure often surpassing 45–60% of disposable income. This supports arguments by Gilbert (2016) that informal rental systems function as survival infrastructures rather than affordability solutions. Similar to findings in Isfahan by Arbab and Shabani (2023), affordability challenges are embedded within broader urban

governance structures. In Johannesburg, spatial legacies of apartheid planning and limited well-located affordable rental supply compound cost pressures, particularly transport-related expenditure (Visagie & Turok, 2022). Furthermore, the data show that coping strategies such as shared accommodation and delayed utility payments are not transitional behaviours but long-term structural adaptations. This reflects what Stone (1993) terms “shelter poverty,” where housing costs crowd out essential non-housing expenditure.

## 6 DISCUSSION

### 6.1 Rethinking Affordability Beyond Conventional Metrics

The findings underscore a critical disconnect between dominant housing affordability frameworks and the lived realities of low-income households in Johannesburg. Conventional affordability metrics, particularly rent-to-income ratios, fail to capture the cumulative burden imposed by utilities, transport costs, and income instability in township environments (Stone, 2006; Dodson & Sipe, 2008). While ratio-based measures suggest unaffordability, they obscure the everyday strategies households employ to remain housed under conditions of persistent financial strain.

### 6.2 Backyard Rentals as a De Facto Affordability Mechanism

Backyard rentals emerge as a central, albeit informal, affordability mechanism within Soweto’s housing system. These rental arrangements provide relatively lower-cost accommodation and access to established social networks, allowing households to remain within familiar neighbourhoods. However, their informal nature exposes tenants to overcrowding, tenure insecurity, and infrastructural inadequacies (Shapurjee & Charlton, 2013; Gardner, 2018). Despite their importance, backyard rentals remain marginal in formal policy frameworks and underrepresented in affordability scholarship.

### 6.3 Structural Nature of Affordability Stress

The persistence of affordability stress across households indicates that affordability challenges are structural rather than episodic. Stagnant incomes, labour market informality, and spatial inequality interact to constrain household choices and limit upward mobility. The reliance on informal coping strategies reflects systemic gaps in rental support and urban planning, rather than household-level failure or poor financial management.

Affordability Dimension	Key Challenge Identified	Proposed Intervention / Policy Response	Intended Outcome
Economic (Income)	Low and unstable household incomes; informal employment	Link housing strategies with local economic development, skills programmes, and employment hubs	Improved income stability and reduced rent-to-income pressure
Housing Costs	High rent relative to income in both backyard and formal rentals	Introduce targeted rental support mechanisms and guidelines for affordable rental thresholds	Reduced rental burden for low-income tenants
Service Costs	High and unpredictable utility costs due to prepaid systems and shared connections	Reform municipal tariff structures and provide service subsidies for low-income rental households	More predictable and affordable service expenditure
Spatial Location	Peripheral location leading to high transport costs	Integrate housing and transport planning; promote well-located, higher-density rental options	Reduced transport expenditure and improved access to employment
Household Coping Strategies	Reliance on informal borrowing, overcrowding, and unsafe service connections	Strengthen social protection measures and support safe incremental upgrading	Reduced household vulnerability and health risks
Policy & Governance Context	Limited recognition of backyard rentals and rental housing in policy	Formal recognition and regulation of backyard rentals with incremental upgrading support	Improved tenure security and service quality without displacement

Table 1: A Proposed Policy and Planning Framework for Addressing Housing Affordability Mismatch

## 7 POLICY IMPLICATIONS

The findings point to the need for a shift towards more context-sensitive and integrated affordability interventions. First, affordability assessments should move beyond rent-focused metrics to incorporate transport and utility costs as integral components of housing affordability, particularly in spatially fragmented cities such as Johannesburg. Second, backyard rentals should be formally recognised as a permanent and significant component of the urban housing system. Policy recognition could enable targeted infrastructural support, improved service provision, and incremental upgrading without displacing low-income tenants (Turok & Visagie, 2021). Third, targeted rental support mechanisms such as rental subsidies

or service-cost relief for low-income tenants should be explored to address affordability pressures directly. Finally, improved coordination between housing and transport planning could reduce commuting costs and enhance access to employment opportunities, thereby alleviating affordability stress (Pawson & Wilcox, 2013; Rust, 2020).

### 7.1 A Proposed Policy and Planning Framework for Addressing Housing Affordability Mismatch

Based on the empirical findings, this study proposes a framework for understanding housing affordability mismatch in township rental environments (Table 1).

This framework illustrates how affordability mismatch is produced through the interaction of income constraints, cumulative housing-related costs, and spatial inequality, mediated by informal coping strategies and policy gaps. It provides a basis for future empirical research and policy design focused on low-income rental markets in Global South cities.

## 8 CONCLUSION

This paper demonstrates that housing affordability mismatch in Johannesburg is driven by the interaction of stagnant incomes, rising rental and service costs, and entrenched spatial inequality. By integrating bibliometric mapping with household-level empirical evidence, the study advances a context-sensitive understanding of affordability that moves beyond conventional metrics. The findings highlight the central role of informal rental systems, particularly backyard rentals, in sustaining low-income households, while also exposing the vulnerabilities associated with policy neglect. Addressing housing affordability in Johannesburg and similar Global South cities requires inclusive, locally grounded interventions that recognise lived realities and integrate housing, transport, and service provision within a coherent policy framework (Parnell & Robinson, 2012; Watson, 2020).

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