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H O U S I N G A N D S H E L T E R

SOLUTIONS OF THE JAMAICAN
INFORMAL SECTOR

A DRAFT REPORT ON THE FINDINGS OF
THIRTY-THREE CASE STUDIES

Submitted to RHUDO, USAID, KINGSTON

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by

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TABLE OF CONTENTS

The CRDC Team	1
Abbreviations	11
Background	1
Methodology	4
FINDINGS	
Tenure Relationships	12
Density	16
Household Composition	18
Age of Head of Household	20
Occupations of Earners	22
Income derived from the yard and what there is to fall back on times get hard	23
Information on Savings and Loans	31
The Partner System	31
Saving Patterns	33
Attitudes to Loans	35
Attitudes to Formal Financial Institutions	39

Infrastructure	41
Sewage	41
Water Supply	42
Electricity and Light Source	44
Fencing	45
Garbage Disposal	46
Cooking	46
Schools, Health Facilities and Churches	48
Likes and Dislikes	49
Mobility	51
Willingness to Upgrade House	56
The Building Process	57
Squatters	58
Renters	65
Mortgagors	67
Owners	68
Households with no Information on the Building Process	70

Appendix I73
Occupations of Households' Earners

Appendix 1175
Map showing location of Case Studies

The Construction Resource and Development Centre Team

The following individuals were members of the CRDC team that worked on this project :

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Dr Janice Perlman - External Consultant and technical advisor.

Dr Derek Gordon - Technical Advisor

Dr David Barker - Fieldwork Co-ordinator

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Charlene and Donald of CRDC assisted.

ABBREVIATIONS

11

Within this report the following abbreviations have been used :

U.D.C. = Urban Development Corporation

MOC(H) = Ministry of Construction (Housing)

N.H.T. = National Housing Trust

N.I.S. = National Housing Scheme

FIDCO = Forrest Industries Development Corporation

S = Squatter

R = Renter

M = Mortgagor

O = Owner

FH = Female-headed

MH = Male-headed

JH = Joint-headed

BACKGROUND

*restated - esp. since Jamaica
time itself*

Jamaica has been chosen as one of two countries to be treated as case studies for the development of strategies leading to housing for all by the year 2000 under the auspices of the United Nations International Year for Shelter of the Homeless in 1987. As a result of this decision and growing interest, on the part of the Jamaican Government, in assessing the efficacy of the low income housing policies it has employed, ^{over} the last decade, a series of studies has been commissioned to provide an informed basis for the development of a national Shelter Strategy. The first of these studies was focussed on determining the size and nature of the housing gap in Jamaica and took the form of a Housing Needs Analysis (1). The Housing Needs Analysis identified a number of critical issues which included :

1. The fact that "the average household in the most affluent income quintile cannot reasonably afford the formal sector's cheapest new construction".
2. The fact that at least half of the units added to the national housing stock are added by the informal sector.
3. The fact that there is a critical lack of data on informal sector housing production and finance mechanisms.
4. The fact that the biggest housing gap exists in the Kingston Metropolitan Area where households exceed dwellings by almost 3 per cent.

Of the 15,000 new housing units the report suggested were required annually, more than half are required in the KMA. The report recommended that public sector schemes should focus on minimal solutions that supplement informal sector efforts. In addition, it suggested, residents of informal settlements should be systematically aided in improving

the quality of their housing by channeling information, equipment, ^{and} technical assistance through non-governmental organisations and social service agencies.

The Housing Needs Analysis has since been followed by a series of market analyses targeted at specific areas in Montego Bay, Negril and Spanish Town and a number of case studies have also been carried out in the Negril area by the Urban Development Corporation. The results of these analyses have yet to be released as data processing is still under way. However the focus of this work has been on determining the acceptability of a variety of shelter solutions being put forward by public sector agencies and not on the process whereby the informal sector itself constructs and maintains its own shelter solutions. It is this gap that the CRDC case study approach has been designed to fill, with the studies being focussed on the Kingston Metropolitan Area because of its apparently predominant housing needs, and also because resources did not allow for a wider coverage of the island at this time. The case studies are aimed at producing the basic data that are required for the design of a survey instrument which will allow us to collect data and information that can be considered representative of low income households in the Kingston Metropolitan Area, and at determining, from the poor themselves, feedback on the range and forms of assistance that they would find most beneficial in their attempts to shelter themselves. Information collected so far, and described in this report should however be treated with a certain amount of caution as it is drawn from a series of case studies and not from a statistically significant or representative sample of low income KMA households. Statistically significant information will only be available when the wider survey of a sample of over 700

households is completed later in the year. The present report seeks to present a more in-depth awareness of the position of the urban poor with regard to housing. There is increasing pressure on available housing because so few people can now afford to participate in the formal housing market. The resources of the poor are being stretched more thinly than ever and less and less can be devoted to shelter, given higher priorities such as food and transportation. Table 1 below gives some idea of the change in the Housing Price Index in the '80's which illustrates the pressures that are forcing more and more people to "tun yuh han, mek fashion" regarding housing.

This report seeks to present information to USAID that may be useful in terms of the policy decisions that remain to be made regarding the manner in which financial resources can be effectively channeled into and utilised by members of the informal sector under the HG12 funding agreement. It also seeks to present the experience of thirty three low income households who are surviving with varying degrees of success in today's Jamaica.

Table 1 : Jamaica - Percentage Change in
Housing Price Index
various years (1975 = 100)

	Jan '77 - (4 years)	Dec '80	Jan June '81 - '85 (4.5 years)	Jan June '83 - '85 (2.5 years)
All Jamaica	60		99	67
KMA	57		95	66
Other Towns	61		107	70
Rural Areas	51		115	71

Source: Quoted in Boyd 1986 (2)

METHODOLOGY OF THE STUDY

An initial series of case studies focussing on building processes in the informal sector was carried out by CRDC in October 1986. These ¹⁶ case studies were restricted to households where there was clear evidence of either ongoing or recently completed building works. The sixteen studies were also biased towards sites where government intervention in the form of sites and service provision or squatter upgrading programs had occurred. All the studies were carried out either in Kingston, St Andrew or St Catherine. Unfortunately the studies were rushed and also suffered from inadequate preparation of the interviewers, leading to ambiguous and sometimes starkly contradictory data being presented at the end of the field work process. The exercise was however extremely useful in that it exposed a number of apparent consistencies in the manner in which the building process was being organised and managed by members of the informal sector and it also gave CRDC staff a clear idea of "how not to do it" in future studies. The identified consistencies have been further investigated in the work that is the concern of this report and the methodology of exploration used by the CRDC team has been significantly modified. We shall briefly describe the development of the methodology from our first field exploration in September 1986 through to the final field work which was carried out in February 1987.

The case study approach used by the CRDC team evolved from an initial study focussed on a family who were extending

an old spanish wall house in rural Manchester. This family mobilised the resources of members resident in varied parts of the island as well as those who were actually, resident in Manchester. The building was financed by a pooling of family resources ranging from the contribution of manual labour on site to the input of savings from partners that the family members belonged to.

Materials used were block and steel (4" blocks), marl based mortar and cedar wood harvested from the family land and processed by the local saw mill in return for half of the unprocessed lumber. The builders who supervised the building process referred to themselves as "small builders for small people". When sufficient materials had been amassed by the family for the construction of a discrete phase of the building (foundations, walls, floors, roof, or windows and doors) the builders moved in with the family to work with its members on building the next phase. Payments were arranged on a credit system tied to the harvesting of the family's cash crops and founded on a series of verbal agreements without any written contractual formalities.

The Hepburn family in Manchester, together with their builders, agreed to assist CRDC in the development of a methodology for exploring the way in which poor people were housing themselves without any help from government or any of the formal financing agencies. They subsequently gave up many hours of their time in both Manchester and Kingston to discuss the issues that they felt were important and to answer the many, often very personal questions, which the CRDC team asked them. Members of the family contributed information not only about the history of the land development process in Manchester but also about the varied living conditions that adult children of the family had experienced when they migrated to the

Kingston Metropolitan Area in search of employment. Throughout the initial 16 case studies they acted as advisors and their contribution has continued into the thirty-three case studies that are the focus of this report.

How exactly did they help ? All the conversations with the Hepburns were discussed by members of the CRDC team following each interview, as were conversations with the builders. The information gathered was then sifted on the basis of the questions that CRDC personnel felt it answered. For example one member of the family had laughingly told of her unproductive attempts to mobilise a loan from the credit union to which she belonged and her decision at that point to join a partner at the teacher training college where she was studying. This led to a series of questions being formulated concerning the reason for her joining a credit union in the first place (no other member of the family had done such a thing), the location of credit union offices, the terms under which credit unions will extend loans of \$2000 and the attraction of the partner system to its users. In another conversation the builders, in describing the way in which they had become builders, described the extensive informal apprenticeship system that they had participated in as youths and that they had continued to use as mature builders until the late seventies, when they began to use family based labour rather than apprentices in the building process. This led to a series of questions regarding the manner in which the people who were involved in the physical building process, both family and outsiders, had developed their skills and also about the degree to which the formal vocational training system was able to produce skills appropriate to local community building conventions.

Brainstorming such as this went on throughout September and October and finally led to a series of schedules of questions arranged in rough topic areas which included household structure; financing of the building process (including barter, labour sharing, relationships with saving agencies and groups); material, design and technological aspects of the building process; background on labour involved in the building process; layout and use of yard space; infrastructure and so on. The questions included a mix of open and closed items. These schedules were used as the main investigative instrument for the first sixteen case studies that were carried out by students from CAST. The students were expected to write up their work in report form, which, in retrospect, was a mistake, as photographs of the buildings revealed that interviewers perceptions had sometimes been inaccurate and there had been some omissions in reporting aspects of the building design, in particular, that were of considerable interest. Attempts to carry out detailed analysis of the studies was eventually abandoned when USAID agreed to finance a wider ranging set of case studies. It was felt that the time that would be involved in correcting the first studies could be better spent in the design process for a new, and better informed attempt to investigate building processes in the informal sector.

In mid-December the design process for the new study began. An external consultant, Janice Perlman, arrived to assist with the work, and an expanded CRDC research team was established with the inclusion Dr David Barker from U.W.I. and a new set of interviewers drawn from the final year of undergraduates in the Geography department at the University of the West Indies.

It was decided to focus the work on the Kingston Metropolitan Area (KMA) including the

Portmore/Independence City/Gregory Park^{del} of St Catherine but excluding Spanish Town. It was also agreed that the interviewers themselves should play an integral part in the development of the methodology to be applied and the investigative instruments that were to be used. As a result of this decision a rough typology was developed on the basis of the personal knowledge of the research team and outside advisors including Dr Vincent George (UDC), Pauline McHardy (MOCH), Alicia Taylor (UDC), Francis Madden (Grace Kennedy and Staff Foundation) and Cherrie Lee (MOCH). The typology was composed of twelve types of shelter strategy engaged in by the urban poor and ranged from the totally homeless who were "kotching" in any available space through to households who owned not only the dwelling in which they lived but also the land that it occupied.

The types within the typology were distinguished from each other on the basis of a number of criteria, including ownership and physical design, layout and location. The typology itself was eventually discarded as an analytical tool as it was found to be confusing, in that it mixed housing units and households as units of analysis. However the typology proved extremely effective as a basis for site selection, particularly when contacts who were supposed to introduce interviewers to selected households proved less than satisfactory, and interviewers were asked to select households themselves that conformed to the types they were allocated from the typology. There was no uniform requirement that there be evidence of building work recently completed or in process though interviewers were asked to give preference to such sites where possible. Interestingly, their selections provided a remarkably wide geographic coverage of the KMA as can be seen from the map in Appendix 2.

Five schedules of questions were developed on the basis of the Manchester experience, the initial series of 16 case studies, the personal inputs of the advisors mentioned above and the CRDC team itself. As far as possible questions were geared towards facilitating the identification of intervention strategies that would be perceived by household heads as strengthening their efforts to provide housing for themselves. Areas of focus for possible intervention included: access to land; income generation; assistance in the provision of infrastructure; access to acceptable and appropriate building materials and, in some cases, the ability to produce them; access to appropriate plant, equipment and tools; dissemination of technical building information; extension of credit for land development and, institutional collaboration, both governmental and non-governmental, at the national and local level.

The specific schedules of questions developed for use in the case studies were :

- Schedule 1 : Identification of Household Head and Household Composition
- Schedule 11 : Migration and Housing History of Household Head
- Schedule 111: Composition, layout , construction history, use, and financing of structure and yard space; and household access to social and physical infrastructure.
- Schedule 1V : Income and expenditure patterns, investment choices and history of savings and loans
- Schedule V : Residential preferences and perceptions of the future.

The schedules were field tested by the interviewers following two orientation sessions. Some of the interviewers worked in pairs while others worked singly, with each interview lasting between four and six hours. Review of the data collected led to a number of decisions regarding the structuring of the interviews. The interviewers recommended that schedule 111 be applied last, as some respondents were nervous about letting interviewers into their dwellings and particularly into the rooms in which they slept, at a relatively early stage of the interviewing process. Schedule 111 was therefore changed to schedule V with schedule 1V becoming schedule 111 and schedule V becoming schedule 1V. It was also found that a number of the closed questions proved too restrictive, particularly those focussed on household access to social and physical infrastructure. These questions were therefore re-phrased as open items. The main problem encountered by interviewers in the field tests related to the classification of households using the typology given. Interviewers were consequently asked to describe the process they had used in classifying the household and to include details of any ambiguities they had perceived. This process eventually led the CRDC team to the adoption of analytical categories based on land tenure relationships rather than on physical layout or ownership of housing or dwelling units. A second field run was then carried out and the material collected discussed at length with the interviewers. No major changes in the schedules were made and the final run began shortly afterwards, with the major collection of the case study material being completed by the end of February.

Thirty three case studies were assessed as being informative enough to include in this initial analysis.

why not just
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1/22/81
then

TENURE RELATIONSHIPS

Most of the information in this report has been disaggregated on the basis of the tenure relationship of the respondent, as Head of Household, to the land the household occupies. This appears the clearest way to analyse the data, due to the well established understanding that investment in superstructure development is usually closely related to security of tenure of land. The simplest example of this is the squatter who never knows when he or she may be evicted and therefore builds a wooden or board house which can either be taken apart and reassembled or moved intact to another location. Throughout the tables in this report the following code is applied : S = Squatter, R= Renter, M= Mortgagor, O= Owner H= Homeless. The Homeless man has been excluded from analysis, since much of the data being collected was not applicable in his case.

Perceived security of tenure appears to be more important than demonstrable legal tenure and this is particularly true in cases where government land is involved or where landlords have apparently abandoned land due to fear of localised violence and resistance from tenants. In these cases considerable investment may be made in the dwelling. In the case of government land, perceived security of tenure is clearly related to perceived political power which is likely to be greater in the larger and older squatter communities. The newer squatter communities, such as that on the Causeway, have had less time to establish the social cohesion that effective political leverage requires. Squatters in Riverton City however, are considerably more united around the land tenure issue but feel isolated by the stigma associated with the area, which is generally considered to be frequented by gunmen and thieves. The residents' wish to have their land use legalised has met with little success but on the other hand they have certainly not been bulldozed out of the

area. The following quote from one of the interviewers is illustrative .

"We were introduced to a highly respected "dread" (rastafarian) who was the main organiser of the youth in the area. Through his efforts they have constructed a community centre where the children have all kinds of recreation and dances are kept. They are in the process of levelling a football field for the boys.....We found that the community was a closed one. There is no communication with 'just anybody'. Apparently a few years ago they were 'the victims' of a malicious article in the Gleaner. They were represented as being 'a set of poverty stricken people grovelling in the slushes of the city 'dump'. They were very upset and offended by the article which they saw as an inaccurate interpretation of their life style. They are now very careful about letting strangers into the area. They have community leaders who appear to be responsible for the institution of justice at the local level. Our interview with one of the residents had to be 'okayed' by one of these leaders. The community as a whole seemed to be very united and close. They sought to assure us that the gunmen who were once there have since been killed and they now live peacefully. All they want to know is that the land they are on can either be given or leased to them so that they might begin to develop the property. Before we went into the area at least eight people warned us strongly that we should not even approach the area because we would be shot and robbed."

The renters do not appear to be significantly more secure than the squatters and often live in more crowded and dismal situations. Several of the renters were under threat of eviction at the time of the interview. On the other hand some of the renters who had long term lease on the land they occupied had made considerable investments in its development.

All the mortgagers were beneficiaries of government sponsored housing schemes, however only one of them had been in a financial position to make any significant

improvement or expansion to the property. The others were too stretched financially to consider making any further investment in their housing. The mortgage was burden enough. Owners, on the other hand had usually spent many years gradually upgrading and investing in their property.

Given the clear evidence that private investment in land development is clearly related to effective access to land it is obvious that the whole issue of land must be central to any shelter strategy devised for Jamaica. Many areas within the KMA are referred to by professionals and laymen as 'slums'. However 'slum' has always been an extremely value laden term associated with the kind of stigma complained about by the residents of Riverton City. If we accept that a slum is really an area where the standards of land development are falling, rather than rising, we might find ourselves in a slightly more optimistic frame of mind because squatters are nothing if not ambitious. The creativity of squatters in creating shelter out of little or nothing emerged again and again during the course of the study, suggesting that labelling of whole squatter area^s should be done most cautiously.

For those who are homeless no effective tenure relationship exists at all. Only one person who was homeless, Leon, was interviewed for this study. He was found sitting in an abandoned community Centre. A large number of other homeless people exist in the KMA but many of them are insane and interviewers are presented with serious methodological challenges which we chose to avoid at this time. We did come across evidence that a number of people rely on trees for a relatively safe sleeping place at night, particularly in the Half Way Tree Park. One man has allegedly been living on a cardboard platform on a tree outside the Ministry of Finance for nearly three years. The difficult problem of complete homelessness was outside the scope of this series of case studies but certainly merits further attention.

Security

Although households have been classified by their tenure relationship to land it should be noted that areas tend to be heterogeneous rather than homogeneous in the KMA. Within an area considered 'low income' there is often considerable variation in the existing forms of land tenure. In addition, low income areas are almost invariably found adjacent to upper and middle income residential areas or to industrial and commercial complexes. There is often a symbiotic relationship between these neighbour areas with the low income communities providing labour and services to the others. This feature of the KMA is important because relocation of low income families can disrupt the economic relationships upon which households depend when increased transportation costs destroy the fragile balance of already overstretched budgets. As Stone and Miller (note 3) have shown, transportation expenditure often exceeds expenditure on housing for low income households in the KMA.

The range of land tenure relationships found during the study is given below in Table 2. As can be seen, most of the squatters and nearly half of the renters own their own houses on the land. One man, Lug, lives rent free with the permission of the operators of the discoteque who own the liquor store room he inhabits. Unfortunately however the Town Planning Department has ordered that the store be pulled down so Lug is likely to soon be homeless. He is eighty nine years old. One renter refuses to pay rent because her new landlady is trying to evict her despite the fact that she has invested in a block and steel dwelling, and another renter hasn't paid rent since her landlady fled the area many years ago.

TABLE 2 SUMMARY OF TENURE RELATIONSHIP

	total	squatting in house	own house	rent free	not paying rent	house owned by family
squatter	8	1	7	0		
renter	12		5	1	2	1 = 9 ?
mortgagor*	5		1	other 4?		
owner	7		7			
homeless	1					
TOTAL	33					

* All mortgages through government intervention.

DENSITY

*Drop - 9
not relevant*

non squatter

Density in Jamaica is generally measured in terms of habitable rooms per acre. A habitable room is a room, of whatever size, that is not a kitchen or a bathroom. Living rooms are habitable rooms, as are bedrooms. In the study the number of rooms per acre has not been measured but the number of people per habitable room has been. The results are shown below in Table 3.

Squatters had an average of 2.3 people per room, renters 2.7, mortgagors 1.9 and owners 1.7. The average overall was 2.2 people per habitable room with an average number of rooms of 2.5 rooms in each household.

TABLE 3. SHOWING NUMBER OF PEOPLE AND HABITABLE
ROOMS FOR EACH HOUSEHOLD

Household #	#rooms	#people	# people/room
s1	1	2	2
s2	2	4	2
s3	4	6	1.5
s4	2	4	1.5
s5	5	12	2.4
s6	1	6	6
s7	2	7	3.5
s8	6	12	2
r1	1	5	5
r2	4	7	1.7
r3	1	4	4
r4	1/2	1	2
r5	1	8	8
r6	3	6	2
r7	3	2	0.6
r8	2	6	3
r9	1	5	5
r10	2	4	2
r11	2	11	5.5
r12	3	5	1.6
m1	1	3	3
m2	6	12	2
m3	3	7	2.3
m4	3	3	1
m5	4	8	2
o1	2	2	1
o2	7	11	1.6
o3	6	?	
o4	3	5	1.6
o5	5	7	1.4
o6	1	3	3
o7	2	5	2.5

HOUSEHOLD COMPOSITION

In addition to being disaggregated on the basis of land tenure much of the data and information has been disaggregated on the basis of the type of Headship of Household. Households have been labelled either Female-Headed (FH), Male -Headed (MH), or Joint -Headed (JH). Contacts in each household were asked to identify the person in the household who had greatest responsibility for making the major decisions that affected the household such as household expenditure, decisions to relocate and so on. This person was then used as the respondent. In cases where an individual was named who had a resident spouse or partner in residence the household has been treated as a JH household. In cases where the person identified was female with no resident partner, the household has been classified as FH and in the case of households headed by a single male it has been classified as MH. Data on the number of residents who sleep in the dwelling of the household for four or more nights each week, the number of dependents (defined as children under 18, the disabled or elderly) and the number of earners (both formally employed and self employed) has been collected and collated. The results are summarised in Table 4. There are significant differences between households in the numbers of residents, dependents and earners that occur. However these differences should be treated with a certain amount of caution at the present stage as the sample of households cannot be treated as statistically representative of low income or informal households in the Kingston Metropolitan Area. However the data does present strong grounds for continuing the disaggregation of data on this basis in the wider survey of over 700 households that will be carried out, in the next few months, of a sample population chosen on the basis of its statistical representation of low income communities in the KMA.

are a by
indicative

At this stage it should be noted that Female-Headed Households looked at in the present study, account for a disproportionate number of residents, dependents and earners. It should also be noted, as Stone and Miller, as well as others, have pointed out, (note 3.) that in urban lower income groups there is a preponderance of female-headed households. Among the squatter households reported on here, only three (38%) were female-headed but they accounted for 59% of the squatter residents, 59% of the dependents and 59% of the earners.

*these %
mean 1/5*

Male-headed households only occur in the squatter and rental categories. Of the five identified one is headed by a male squatter who has a wife in the country looking after the land he farms and one is Lug, the eighty nine year old man who lives in a liquor storeroom. Information on the land tenure status of the variously headed households is given in Table 5.

TABLE 4. HOUSEHOLD COMPOSITION BY TYPE OF HOUSEHOLD HEAD, NUMBER OF RESIDENTS, NUMBER OF DEPENDENTS AND NUMBER OF EARNERS.

	Residents			Dependents			Earners		
	FH	MH	JH	FH	MH	JH	FH	MH	JH
S	24	6	11	13	1	8	10	5	2
R	22	8	28	17	4	15	8	2	14
M	21	0	15	15	0	6	5	0	4
O	20	0	15	8	0	6	14	0	7
Ttl	93	14	69	53	5	35	37	7	25

TABLE 5. HOUSEHOLDS BY LAND TENURE AND
TYPE OF HEAD OF HOUSEHOLD

	FH	MH	JH
S	3	3	2
R	4	2	6
M	3	0	2
O	4	0	3
H		1	
Total	14	6	13

AGE OF HEAD OF HOUSEHOLD

The age of the head of household tended to be greater, the greater degree of land tenure but the wider survey will have to be used to test how representative this pattern is. The average age of Heads of Households is given in Table 6. below.

TABLE 6. AVERAGE AGE OF HEADS OF HOUSEHOLD (YEARS)

	FH	MH	JH	Overall
S	45	47	40	44.5
R	49.5	63	39.5	46.75
M	52	-	51	51.6
O	56.5	-	58.5	57.1

INCOME SOURCES OF EARNERS

Each household head was asked to list all residents of the household and to name the current occupations of all earners who contribute to the household budget. A full list of these occupations is given in Appendix 1. (Indications are given as to the number of individuals with this occupation, their sex, whether they are employed formally or self employed, and the form of tenure of the household they belong to. Fifty one occupational categories have been identified. Some of them are composed of occupational mixes such as helper higgler, or labourer vendor. Many earners in the informal sector rely on more than one occupation to generate income. Many of the men indicated that they had previously worked in the construction industry and that they used the skills they had developed in this area in the construction of their homes. However the number who are currently working in construction is relatively small, due no doubt to the serious slump that has faced the Industry since mid 1984. More than half of the earners are self employed. A breakdown of the earners, their employment status, their sex and the land tenure relationship of their household is given in Table 7.

52% of all the earners identified were self employed overall but a higher percentage of men than women. Of the forty women Earners over 60% were formally employed, the majority of them as domestic or office helpers.

TABLE 7. SELF-EMPLOYED AND EMPLOYED EARNERS
BY SEX AND LAND TENURE OF THEIR HOUSEHOLD

	Self-employed		Employed	
	Female	Male	Female	Male
Squatters	6	7	1	3
Renters	6	7	10	1
Mortgagors	-	1	6	2
Owners	3	8	8	2
Total	15	23	25	8

INCOME DERIVED FROM THE DWELLING AND YARD. THE RESOURCES THAT PEOPLE FALL BACK ON WHEN TIMES ARE HARD.

The concept YARD is a very complex one in Jamaican culture. Erna Brodber described its history vividly in her work on tenement yards (see note 5) in which she analysed the role of the tenement yard in the healing of clients of social workers. Jamaicans of all classes refer to their home as their "yard" and the term encompasses the dwelling itself, any surrounding garden and the social atmosphere that people associate with their homes. The "yard" used in this sense served as a focus in this study for a number of questions relating to the way in which a household's home contributes to its family budget. The quotes below illustrate the many and varied ways this happens in nearly every household that was interviewed. It is clear that the Jamaican "yard" is a centre for the provision of many goods and services critical to the survival of the

household itself but often also to the community of which it is a part.

The quotes also give some idea of the economic security of respondents. There is a colloquial concept in Jamaica known as BACKATIVE. Backative is the term given to "what you have to fall back on when things get rough, your back up". We asked respondents what they felt their backative was.

HOMELESS

Leon, who was homeless and who was found "kotching" in a derelict Community Centre had few possessions - just two zinc pans, some sanitary cups and a second hand table. He is totally dependent on the charity of local community members.

SQUATTERS

Only one of the squatter households failed to demonstrate income being generated in the yard or dwelling. The other households generated dwelling related income or subsistence produce of the following kinds :

Byron uses an adjacent park for washing cars from which he earns \$120/day. In his yard he grows pumpkin, ackee, alcevera, sweetsop, bananas and herbs.

Vie has a shop attached to the front of her house, and also rears goats in the yard.

Dessie Roots manufactures and sells roots wine. ,

Aunt Vie - her house serves as a vending centre for fish and kerosene. Her "yard" is the beach where the fishermen who sell her their catch land their boats.

Momsy uses her house to store the produce she sells as a higgler. She grows pumpkin and rents out space for showing videos and storing the chairs that are needed for this.

Al - The dump on which his house is based, serves as the economic base for the whole community. He collects old tyres and retreads them and then sells them second hand, also keeps pigs sometimes and chickens.

Sydney has three tenants who pay \$60 to \$80/month each to rent apartments in his house.

When the households were asked what kind of security they had to fall back on or "what is your backative?", some of the squatters had none. Those of the others are listed :

Byron - food, medicine and clothes from school children he has helped in the past. He farms an adjacent piece of land and eats the produce as well as selling some of it. He also rents a piece of land in the country in return for a share of the food it produces and \$50/month, and has invested in pigs on the country land.

Dean - payments from his girl-friend's baby father. (A baby father is the father of one's baby, a baby mother is the mother of one's baby.)

Dessie-Roots - money from local relatives and from relatives in the USA. Also payments his girlfriend gets from three baby fathers.

Momsy - payments from three baby fathers, and a sister who stays with her sometimes and contributes. The "top ranking" community leader in the area provided the house on a subsidised basis.

Sydney - his wife was left a house and land in the country where he carries out subsistence farming.

RENTERS

The renters interviewed also make considerable use of their homes to generate income.

Hopie sells coal and ganja and also operates a small vending business. The room is used to store the goods for the business. She sells about two bags of coal a week for \$5 a tin.

Samuel uses his yard for parking his pickup truck which is used for haulage. The house is used for sewing of clothes for members of the community and relatives. Mechanical repairs for owners of vehicles in the area are also carried out in the yard.

Novy has chickens, ackee, pomegranate and lime trees in the yard. Her wheel-barrow is stored there. She uses it to transport loads from the country that she uses in her vending business and also to transport empty bottles for sale. (She has a pushcart as well but this has to be stored elsewhere as the lane is too narrow for it to pass down).

Ruby has chicken coops in the yard and grows some vegetables. She also does some sewing in the house. People bring their clothes to her home for laundering)

Mr Smith rents out two of his rooms.

Cathy uses the house to store the goods she sells in her vending business.

Sadie grows vegetables in her yard.

Merlyn keeps chickens for food as well as goats. She uses the yard for doing washing and ironing.

Plumby stores the box she uses to sell fudgies in her yard.

The renters' backative is only marginally different in range from that of the squatters.

Dimples' father has land in the country.

Lug is very old and lives in a liquor store room. He is dependent on his son, who sometimes gives him \$50, his church up the road and the generosity of well-wishers..

Hovy has a husband who recently got a chance to do farm work in the USA and sends money back.

Ruby has land in the country from which she brings cane, peas, callaloo, cabbages and potatoes etc. which she sells from the house.

Mr Smith has a shop up the road and sometimes sleeps there.

Cathy has daughters in the UK and a son in the USA. They send remittances every quarter. She also gets food stamps from the government.

Sonia says she has no backative but she rents the house from her father so she has secure tenure.

Sadie has a pension scheme and her husband has a government house which he rents out.

Plumby's father sends money from Miami. Her husband has land in the country which he farms - 1 1/2 acres. He sells the produce to a higgler down the road.

MORTGAGORS

The mortgagors use their housing very little to generate income. One household grows vegetables for their own consumption and in very small quantities and one household sells ice, made in the refrigerator, to some of the neighbours. One household complained that the Ministry of Housing put pressure on people who tried to do a little selling, so not many people in the scheme did it. One family however, sells soft drinks and cigarettes. Another household complained that there wasn't room to grow anything. Backative is similar to that found in the other groups :

Miss Mac gets clothes and money from a sister in the USA.

Pearl has land in the country which she intends to lease out.

Albert sometimes gets food from the country from relatives.

Kelly gets gifts from friends in the USA and some assistance from the local Catholic church. Her brother gives them food.

Mrs Cole has family in England who send remittances.

OWNERS

Violet has fruit trees and 3 apartments which are rented out. (5)

Marion has a shop. She also has tenants in four of the apartments, goats, guinea pigs and pigeons.

Louise rents four of the five bedrooms and sells box drinks. She also sells guineps and ackee grown in the yard.

Andrea's boyfriend does his furniture carving work in the yard.

Evelyn grows fruit in the yard which is eaten by the household.

Gordon has pigs and grows ground provisions and fruit which are sold from the house, which is used as a sales outlet.

Small has 4 groups of tenants who pay \$50/month each. He also sells ackee, mango, soursop, coconuts and hot peppers grown in the yard .

Apart from the backative provided by their property most (five) of the owner households were receiving remittances from children in the United States or Britain. Two had the benefit of regular pensions.

Violet has a government pension and gets money from her son in England)

Marion gets regular remittances and food barrels from relatives in the USA and also from the UK.

Louise gets remittances from relatives in the UK and USA

Andrea gets remittances from abroad.

Evelyn gets remittances from her children abroad

Gordon has a pension but mainly relies on his food vending business.

THE PARTNER SYSTEM

A popular form of savings system in Jamaica is the PARTNER, which is called by many different names elsewhere in the Caribbean and is also found in many other parts of the world, though with some regional variations. It is often described as the most primitive form of capital accumulation and is particularly common in low income communities, but not exclusively so. A partner is run by a BANKER who is usually an established member of a community if the partner is community-based or a trusted fellow worker if the partner is based at the place of work. More often than not the banker is a woman. Partners are THROWN daily, weekly, fortnightly or monthly at which time a regular sum known as a THROW is given to the banker. Every day, week, fortnight or month, one member of the partner receives the HAND which is composed of the accumulated take for that period less one throw which is given to the banker as payment for the banker's services. The banker determines the order in which members can draw their hand and will normally give the earlier hands to the more established and trusted members, leaving those who are least reliable for the last draws. An early draw is effectively equivalent to a loan and there is often a confusion as to whether the partner is a savings or loan system for this reason. The longest partners rarely exceed 6 months. Partners are recognised in the Jamaican Courts and there are accounts of members who have failed to pay their throw after having received their hand, being taken successfully to court. Attitudes towards the partner system are, however, mixed as the comments by respondents given below illustrate. Inevitably these attitudes are based on personal experience.

ATTITUDES TOWARDS PARTNERS FROM RESPONDENTS

Squatter : "I don't trust partners. My girlfriend lost \$160 to a banker who ran to foreign".

Squatter : "People are too dishonest. I was in one and got robbed. Bankers give all sorts of excuses not to give back the money".

Squatter : has never thrown a partner and has no interest in it. Feels he can save his money without it. He has willpower. However there are partners in the area with bankers from the community.

Renter : Her partner is run by a banker who runs a business place in the community. She likes it because she can get money quickly when she needs it and can sometimes get an advance ahead of her scheduled draw.

Renter : " I don't trust partners because dem is pure trouble. In a time when yuh have fe try and live day to day you can't tek up hard earned cash and give it to other people fe tief".

Renter : Sadie heard about the partner from a lady she had known for a long time. The banker lives in the area. The partner is helpful as a saving scheme as long as you know someone honest. The partner is better than the bank because it forces you to save each week and you can save towards buying something. You get the lump sum without having to go through the red tape of banks. To avoid any robbery problems Sadie asks for a draw up front, an early draw. She has two partners one weekly and one fortnightly. If somebody robs the partner by refusing to pay after he has got his draw then the banker can sue him by taking him to court. If you need an urgent loan then it can be arranged through the partner system.

Renter : Points out that the onus is on the banker even if somebody robs. The banker has to pay or she can be taken to court. Prefers the partner to the bank because the bank charges you interest.

Mortgagor : Likes the partner but will not go into it until she finds somebody honest. Usually a circle of friends. She was robbed already. A system of elimination is put in place to get rid of people who give trouble paying. She has some problems with it because the partner is weekly and she gets paid monthly.

Owner : Prefers partner because it stops him eating into his savings little little. Got into the partner because the banker is secure - he is a Christian. In planning a partner the banker chooses honest friends.

Owner : Used to save with a partner but it was too disorganised and payments were never made on time.

Homeless : Does not like going into partners because he does not trust people with his money. There are many instances in the community where partners have led to quarrels and even fights .

SAVING PATTERNS

The saving patterns of households vary considerably, but there is a marked absence of use of building societies (apart from one man who uses the Poor Man's Building Society run by the Brothers of the Poor - (see note 6) - and credit unions are only used rarely.

Of those who save in a bank, one saves in a tin under his bed until he has enough to deposit, one saves very irregularly and three save in partners and then deposit their hands in the bank. One respondent who uses both bank and partner uses the bank "for emergencies" and the partner for predictable major expenses such as school

fees. Another bank saver said that she wasn't saving anything "it's pure withdrawals." Of the respondents who save with partners four throw more than one a week. Most throws are for between twenty and forty dollars.

One respondent liked her work-based saving scheme (treated as a credit union) because " me mek dem tek forty dollars outa mi pay at mi work place. Dis is very convenient because if mi nuh have nuh money or if der is an emergency mi can jus go down der and get a hundred dollars. Apart from this mi nuh save nuttin else cause mi nuh like partners cause the banker a fi get too much money." A squatter who belongs to a credit union pays in \$100 a month "so mi can buy a house someday". One owner was against banks " because they don't force you to save."

The last comment reveals a pattern that emerged consistently in discussions with respondents about saving. Most respondents were far more interested in joining a savings scheme that would "force " them to save such as a partner or a work-based credit union than an institution that relies on voluntary deposits. Banks fail to provide this form of discipline which appears to be prioritised above any interest earnings that the formal financial institutions might have to offer.

TABLE 8 : SAVING PATTERNS OF RESPONDENTS

	None	Partner	Partner & bank	Bank alone	credit union, or bldng society
S	3			3	2
R	3	4	4		1
M	1	1	1	1	1(+bank & insurance)
O	1	1	3	2	
H	1				
Total	9	6	8	6	4

ATTITUDES TO LOANS

Respondents expressed considerable reservations about taking loans from outside of a close circle of friends and relatives. Given the precarious economic situation of many of the households this is scarcely surprising. Economic security, where it exists, is extremely fragile and can be undermined rapidly and disastrously with the removal of a single job in the household, the occurrence of an illness or the disruption associated with the violence and upheaval that so frequently accompany political elections. The following responses illustrate some of this nervousness :

Squatter : " I don't want to be tied up in loans. I would prefer to work and pay my rent or save until I can move under my own steam. I would not borrow from a bank as I do not have anything valuable enough to put up as collateral, and even if I put up my bed if it had to be repossessed I

would have nothing for my children, my woman and myself to sleep on."

Squatter : "To tell the truth I am afraid of taking loan. I know government don't pity people who owe them and they will send us to prison or take away what we have so I just stay far. But if they can assure me they will not harrass me then I will borrow money. I don't have nothing to give as collateral but maybe they could wait until my children get big and give them good work so that they can repay the loan. I know my children would do it for me.

A considerable number of respondents have, however, taken loans in the past, usually from friends or relatives but sometimes from other sources.

Squatter "Well I never try that yet you know." (to get a loan from a bank). "Well if me run short me run to me friend but me have fe know directly where it coming from to-pay him back." He wouldn't mind a loan to get his shop working again "but where to get it ? I would borrow a little money if mi know where for mi interested in a little van".

Renter : She sometimes takes loans from a friend who works in a restaurant. Usually for school books, uniforms and lunch money. She would borrow to start a business using land in the country as collateral and all her furniture

Mortgagor : She tried to get a loan from the Member of Parliament but he didn't have the time. If she needs help she gets it from the local supermarket operator, who is a "friend to the community". This person assists by changing food stamps for a wide range of items, giving credit on groceries and sometimes changes foodstamps for money when people are hard up. She also helps people by sometimes giving them loans to upgrade their houses.

37

Most loans taken out are repaid in a week. This is particularly true of credit obtained for items such as ice, dry goods from small shops and charcoal.

Many respondents expressed concern about what they could use as collateral if they did try to take out a loan with a formal financial institution.

Renter : "de only ting mi coulda seh mi have is the NIS and Housing Trust - dem tings coulda work ?" (Note 7.)

RENTER who wants to build her own house : "since I don't have any collateral I would borrow small loans of a hundred dollars a month and build until I finish and then make my children pay back the loan on a quarterly basis. It looks like banks are afraid to lend big sums of money so maybe if I just borrow it in small bits they will not feel too afraid because it would only be a little to lose if any robbing takes place. "

Those that would be willing to take a loan generally want it for a business venture usually either in vending or in livestock production :

Squatter : He would take a loan to open a little food selling interest and livestock production but the stigma attached to Riverton City prevents any loan schemes developing. However he feels that "loans should not be taken for improving a house but for building up a business which when it accumulates profit could pay back and improve the house." He believes that lack of collateral is the biggest deterrent to getting a loan.

However there were some individuals who were interested in taking out loans to improve their home or to buy a home for the first time.

All of these are represented in the statements below ;

One squatter had already borrowed money from Brothers of the Poor to build himself a small wooden house. Another squatter said that he would like a loan from his employer to lease a piece of land.

Another squatter said that she would not borrow money "unless it is for a house" , but she would have to get someone to stand security as she doesn't have any collateral.

A renter declared "any loan whey mi wouda get wouda haffi mek sure seh mi a get a house "

Another renter would take a loan to buy a house but has no clear idea as to how much a house would cost. His estimate ranged from twenty three thousand to one hundred thousand dollars.

One owner was desperate to get a loan of one hundred thousand so that he could complete a house that was started in 1982 but he says that the building societies won't accept his title as sufficient collateral and he doesn't know where else to go.

Another owner said that he had tried to get a home improvement loan from the National Housing Trust but he was told that he was too old and he does not have anyone young who would go in with him. He wants to build an extra bedroom so that his adopted daughter doesn't have to share a bedroom with him and his wife.

The one account given of a money lender or "Usurer" as they are known, came from another owner who had borrowed seven thousand dollars to put up part of her house. The userer is a fairly rare phenomenon in Kingston but operates on the basis of loans with relatively high interest rates and a deposit of livestock or electrical

appliances or furniture. Only one case of this kind has been found during the study.

ATTITUDES TO FORMAL FINANCIAL INSTITUTIONS

In general, respondents demonstrated wishful thinking rather than pragmatic reasoning in their responses to questions concerning their preferences for loan extension terms and conditions, and the questions did not prove as useful as had been hoped. Respondents indicated that they wanted loans over long periods of time at little or no interest, with extended grace periods and with little or no collateral. For most people the whole question of loans from formal financial institutions appeared to be shrouded in mystery.

Many respondents were clearly confused about the circumstances under which banks give loans and the procedures involved. Comments such as "banks give loan?" and "I would never put my money in a bank, I would rather invest it" are illustrative of this confusion. The following comments were some collected that referred to formal financial institutions :

Squatter : " I won't borrow from banks because the interest payments are too high "

Squatter : She has never owned a bank account. This was due to frustrations she encountered at one time in attempting to open an account in 1983. They wanted her to produce her identification and a letter of recommendation from a Justice of the Peace. She had none. Therefore she took her money and within days it was all spent off. She feels that if given a loan by the bank she would start a business in her name and the bank's name. With the bank being allowed to have their name in her business that should be enough collateral. The profit of the business would be shared equally by herself and the bank each month. But after the bank got sufficient profit to cover

the loan they would have to withdraw from the business. If
the business failed the bank must accept that as a loss
because she too would be losing and so they could settle
the debt.

INFRASTRUCTURE

In this section of the report the access of households to physical infrastructure will be reviewed. The most serious problem identified by the study so far is the poor access to water experienced by many households. Sewage disposal is also a problem but in most cases pit latrines are dug by members of the household or shared with neighbours. Sharing is a common phenomenon when it comes to physical and social infrastructure among low income families in the KMA. Households share toilets, water, light, garbage disposal facilities and also childcare, security precautions against outsiders and care of individuals and households who find themselves in crisis. For many female headed households, in particular, it is the yard and community social network that provides the buffer between extreme difficulty and complete desperation. The provision of improved physical infrastructure and especially water, could have a dramatic impact on the quality of life enjoyed by low income households in the KMA. Greater detail on household's access to infrastructure is given in the sections below.

SEWAGE

Six of the squatters have pit latrines and five of them use shared facilities. One family squatting on the Causeway which runs over Kingston Harbour is unable to use pit latrines because of the location and defecation is done in buckets which are then emptied into the sea. The eighth squatter uses public toilets in Half Way Tree Park. Nine of the renters also relied on pit latrines and three of these were shared. Two households shared flush toilets while one has its own private flush toilet. One of the households sharing a flushed toilet benefited from the facilities being provided by the Brothers of the Poor. All five mortgagors use private flushed toilets but in one case the tank has to be filled by hand from a drum due to

lack of mains water. Three of the owners have private pit latrines while four have private flushed toilets. When pit latrines are used standard WC's are often placed over the pits and flushed using water stored in drums. In the 33 Lane area sewage is seen as a considerable problem by some of the community leaders, one of whom said :

"Sometimes yuh a dig a toilet pit and as yuh dig fi three feet yuh realise that yuh did use this spot three years ago." In this area as many as sixteen residents may share one latrine. Otherwise the bush is used. Indications are that communal facilities would be greatly welcomed.

TABLE 9. TOILET FACILITIES USED BY HOUSEHOLDS

	Pit latrine		public	mains flush		none
	shared	private		shared	private	
S	5	1	1			1
R	3	6		2	1	
M					5	
O		3			4	
Total	8	10	1	2	10	1

WATER SUPPLY

Water supply is a major problem for most of the squatters with most households relying on public standpipes where water must be queued for and then carried considerable distances. The members of one household have to travel two and a half miles. The water is stored in drums. Often the water pressure is low in the mornings when people need the water most, and when there are lockoffs the situation

becomes particularly severe. Two of the squatter households rely on illegal connections. In one household water is connected from a public standpipe at night using a hose to fill five drums directly. The water in this case is critical to the household's income as it is used for washing cars as well as personal requirements. Of the seven rental households that rely on a standpipe only one has the benefit of a standpipe that is located in a shared yard. All others carry water from some distance. Three households buy water from their neighbours and either carry it or use a hose to fill drums. Payment is generally made on a monthly basis. In one case water is supplied from a neighbour who has an illegal connection. Only one renter has regular mains water piped into the house. Four of the mortgagors have mains supply into the house with one relying on a supply by hose from a local business place. In this case the mortgagors have been unable to get title to the land and the National Water Commission will therefore not connect a mains supply. The majority of owners have mains water supply piped into the house. Two owners however are reliant on standpipes but one of these is in the yard. The other is two hundred metres down the road. When water is not piped into the house the tendency is for people to wash outside in the yard. Sometimes there is a crude wash house, often made of zinc sheets, which is used to provide a little privacy. In other cases families wash in the open yard.

TABLE 10. WATER SUPPLY OF HOUSEHOLDS

	standpipe	neighbour	illegal connection	mains
S	6		2	
R	7	3	1	1
M		1		4
O	2			5
Total	14	4	4	10

ELECTRICITY AND LIGHT SOURCE

Half of the eight squatter households rely on illegal connections to Jamaica Public Service electricity supply lines. Some renter and squatter households share metered electricity. Kerosene lamps, either glass or the tin lamps known as "kitchen bitches" are a popular substitute. One squatter relies on a nearby streetlight while the man who is homeless sits in total darkness once night comes. All the mortgagors and all but one of the owners have a metered electricity supply.

TABLE 11. LIGHT SOURCE OF HOUSEHOLDS

	JPS		illegal	kerosene	none
	shared	private			
S	2		4	1	1
R	4	2	1	5	
M		5			
O		6		1	
Total	6	13	5	7	1

FENCING

Nearly all the households interviewed lived in yards that were delineated by fencing of one kind or another. Usually composed of recycled zinc sheeting the fence serves to delineate the boundaries of the yard and hence the territory of the household or households who live within it. The fence may be made of a mixture of materials ranging from oil drums that have been cut, beaten flat and painted, to barbed wire, wooden offcuts from the FIDCO lumberyard, and bamboo. However zinc is the predominant material, due to its durability and availability. The fence provides an important degree of security to poor households.

GARBAGE DISPOSAL

Four of the squatter households dump their garbage, and one already lives adjacent to one of the main city dumps which proves quite convenient. The other households use public garbage disposal facilities serviced by Metropolitan Parks and Markets (MPM). Four of the renters dump their garbage in bushes or nearby bushes, in some cases creating a health hazard. The majority of renters however use MPM services, as do all of the mortgagors. Of the owners three dump in gulleys and the rest use MPM.

TABLE 12. METHOD OF GARBAGE DISPOSAL USED BY HOUSEHOLDS

	Dump	MPM
S	4	4
R	4	8
M		5
O	3	4
Total	11	21

COOKING

A wide range of cooking fuels is used and mixed use is fairly common. The poorer households rely on wood charcoal and kerosene, whereas the better off households use gas stored in cylinders. Only one third of households use gas, even with another fuel. Given the wide use of wood and

charcoal it is surprising how much of the cooking is done inside the dwelling. In cases where households used gas or kerosene and wood or charcoal the wood or charcoal cooking is usually done outside rather than in the inside kitchen.

TABLE 13. FUEL USED FOR COOKING

	Squatters	Renters	Mortgagors	Owners	Total
Wood	1				1
Charcoal	3	4			7
charcoal & wood		1	1	1	3
Charcoal & kerosene	1	1			2
Kerosene	2	2	1		5
Wood, charcoal & kerosene	1			1	2
Gas		1		3	4
Charcoal & gas		2	3	1	6
Kerosene gas				1	1
Wood, charcoal & gas		1			1

TABLE 14. LOCATION OF KITCHEN OR COOKING FACILITY

	INSIDE	OUTSIDE
S	6	2
R	6	6
M	5	
O	5	2
Total	22	10

ROADS

There were few complaints about roads and most households had ready access to a main thoroughfare. However there were a few complaints about potholes and some households complained that the footpaths, particularly those alongside gulleys, are dangerous because they are too narrow and badly lit. They are also often dangerous when there is heavy rainfall. A noticeable feature of areas such as the squatter settlements in Riverton City and Brotherton Avenue is the relatively symmetrical layout of the pathways and tracks which, though composed of only compacted dirt, provide good access to individual yards and form clear gridworks .

SCHOOLS, HEALTH FACILITIES AND CHURCHES

There were no complaints about access to these facilities. However it was noticeable that many of the children did not attend the schools located within easiest reach of the local community but bussed to other areas of the KMA. This is explainable by the difficulty that many parents experience in finding school places for their children, due to overcrowding within corporate public schools. It may also be an effect of the mobility of children between

49

households when their care is entrusted to different members of the family.

LIKES AND DISLIKES

When asked to identify they most liked and most disliked about their living situation there was a remarkable degree of consistency in answers from respondents, with security from violence and access to a close network of neighbours in the community being by far the most prevalent likes. Four respondents cited easy access to work as their greatest like, four cited good access to facilities such as churches or their own home and one lady liked her house best because "the little ol house has a nice shape". All other respondents gave comments such as "quiet and free from violence", "quiet nobody molests me", "quiet and nice people" and "good security and peaceful". When it came to dislikes, poor facilities and particularly poor access to water proved of the greatest concern, followed by fear of criminals. The concern about facilities was expressed in comments such as the following :

- "People defecate next to my house and stand on the roof when there are political rallies."
- "No water or toilet and too many rats."
- "It's a rat and roach nest."
- "No piped water."
- "Lack of water. There seem to be 200 people at the standpipe some mornings."
- "It's noisy and dusty and it floods and I hate the landlord."
- "No drainage and too much politics".
- "Flooding and not enough yard space to grow anything."
- "It stinks".
- "I have to carry water. I've been carrying water all my life and I hate it."
- "Not enough room".

" The dirty gully and the place too crowded." .
Concern about crime and rough behaviour of other people in the community was voiced less often, but consistently across all groups.

"I don't like the war and dem ting."

"The youth who tief".

"The people too fass".

"Bad bwoys circulate ina de area".

The only comment that did not fit into the above two groups was from one woman who complained that "the houses all have the same shape. It would be good if you could change them up a little".

There was considerable concern expressed by squatters and renters about their lack of access to land. A squatter in Riverton City indicated that if Government would sell them the land the residents would start some development on their own and build concrete houses instead of wooden shacks. Many of the renters also indicated a reluctance to invest further in their housing in the absence of long term legal access to land either through lease or ownership.

MOBILITY

Most respondents had spent a considerable amount of time in their current dwelling. The average number of years in current location of squatters, renters, mortgagers and owners is shown in Table 15. However, respondents had also moved a substantial number of times during their lifetimes. Overall, respondents had moved an average of five times but a few had not moved at all and others had moved more than ten times. Only four respondents had made their most recent move from outside of the KMA but two thirds of all household heads had been born in rural parishes.

TABLE 15. AVERAGE NUMBER OF YEARS IN RESIDENCE

	FH	MH	JH
S	9	19	13
R	15	20.5	13.5
M	5.7	0	8.5
O	25	0	23

There were a number of reasons given for moving from the dwelling they had had immediately previous to their current one. Nine had moved in order to improve their shelter condition with the majority of these being those who became mortgagors or owners. Seven moved for personal reasons - breakup of a relationship or marriage. Six moved because they were evicted or given notice and five moved for job-related reasons. Other reasons given included election violence (three) and natural disasters. A few had moved simply "to better themselves".

The housing quality of each household has been assessed on a fairly rough and ready basis. Shacks rank as the lowest

group, followed by (nog,) other masonry and wood in poor condition. The next group is composed of nog and wouden houses in good condition and the highest graded group are composed of block and steel houses with a concrete slab roof. This classification system is still in the process of being refined but initial assessment has resulted in the data shown in Table 16, which shows the condition of the current dwelling compared to the condition of the previous dwelling. In a rough way it has allowed us to track whether people's shelter situation has improved or worsened as a result of their most recent move.

TABLE 16. CONDITION OF CURRENT COMPARED TO PREVIOUS HOUSE

	Worse	Same	Better
S	3	3	2
R	3	6	3
M	0	3	2
O	0	4	3

Finally, Table 17 shows respondents' most recent move in terms of any change in land tenure. It will be noticed that a number of squatters were previously owners. Of these, two had had to move because of election violence, the other because he got a chance of a job in the KMA and decided to move from the country.

TABLE 17. SHOWING LAND TENURE STATUS AT CURRENT DWELLING
 COMPARED TO PREVIOUS DWELLING

	S	R	M	O	(PREVIOUS HOUSE)
S	4	1	0	3	
R	0	11	0	1	
M	0	5	0	0	
O	0	4	0	3	

WILLINGNESS TO MOVE

More than half the respondents indicated that they did not want to move either from their area or from their present dwelling. Five respondents were interested in moving from their dwelling but not from the area. As can be seen from the section on respondents' greatest likes and dislikes concerning their living situation the majority of respondents place a high value on the community with which they are familiar and which constitutes an important part of their social infrastructure. The Community not only acts as a form of welfare system in hard times but also provides a considerable degree of protection from outsiders and criminals. Examples of responses that illustrate this are given below :

Squatter in Riverton City : " I don't want to move from my house or my community, I want to stay and build Jamaica and build up the community - help the youths in the community to improve."

Another squatter who doesn't really want to move : "Well I used to de people dem, de people dem used to me an nobody trouble me."

Unsurprisingly it is the owners who least want to move :

Owner : "I doesn't want to move because it's my home. I love it. It's comfortable and fruitful."

Another owner: "I born here so I love here. I don't really know anywhere else to compare it with. I love everything here. There is no place like home."

Some respondents want to move from their current dwelling, preferably onto land that they can own, but they are not interested in leaving the community.

Squatter who would like to move from the dwelling to a bigger one but not from the community: "I owe a lot of thanks to this community of people because it is by them that I was able to survive after I lost all in the fire at my former house. Anyone who wishes to help me should do so right now in this community."

Homeless : He would like to stay in the community because he is dependent on its members charity ,but if the only way he can get somewhere to live is to move out then he will do it. His only priority is to get somewhere to live.

Some people however would be happy to move from their dwelling and the area. This is true of nearly half of the land renters. The following comments are illustrative :

Squatter : He is planning to move to land he rents in the country because people have started to defecate round his house and people stand on his roof during political rallies and "places like this shouldn't be allowed."

Another squatter would like to move if he could legally own land somewhere else in Kingston but he would take his house with him.

Renter : "Yes I would like to move because I'm scared of the gun men but I never have enough money to improve myself. I can't take the changing of governments so often. One might be willing to help but by the time they reach me, is a new one and we have to start all over again".

Another renter who wants to move : "de reason why mi nuh move already is because mi can't get nuh house. All a de people dem a tun dem house inna business place, everywhere yuh go and yuh know mi could a get a house down a Seaview Gardens inna 1981 but because mi neva have any bank statement."

Only one of the mortgagors wants to move but she finds that this is impossible because the Ministry of Construction will apparently not let her sell the house. Only two owners were hoping to move, both because they wanted to live in "better" areas such as Norbrook or Meadowbrook which are established middle class areas in Kingston.

TABLE 18. RESPONDENT'S WILLINGNESS TO MOVE

	From area	From dwelling not area	No
S	2	3	3
R	5	2	5
M	1		4
O	2		5
	10	5	17

WILLINGNESS TO UPGRADE HOUSES

56

Respondents were asked whether they were interested in improving or expanding their dwelling and what they would like to do. They were also asked to give reasons as to why they were not doing it.

Half of the squatters and half of the renters indicated that they would not be interested in investing money in upgrading or expanding their current dwelling though three of the squatters who said no said that they would be interested if the land was theirs or if they could get hold of land on a legal basis. One of the renters who had already invested a significant amount of energy and resources in building a house on leased land was actively trying to persuade the landlord to give her a long term lease. All the other respondents indicated that they would be interested but most of them said that lack of money was the main constraint they were experiencing. One squatter said that his main ambition was to put running water into his house but because he had no title the Water Commission would not give him a connection. The improvements wished for ranged from adding on extra bedrooms which was the most frequently mentioned to adding on a kitchen, adding a shop and carrying out general repairs and decorating work.

Renter : "This place is not mine and doing anything to improve it is a waste of money since people can ask you to leave anytime "

Another renter : " mi can't put on a nudda room yah because it don't belong to mi"

A mortgagor said that she would like to improve the house but has no money or collateral as ^{she} can't get the title for her house until she has finished paying. She'd like to add on another two bedrooms but lack of money " mash a plan and god a wipe out".

BUILDING PROCESSES

The building processes used by households interviewed varied with the degree of security that respondents had in their long term access to land. Almost invariably squatters who consider themselves in a vulnerable tenure situation rely on, at best, wooden houses with zinc roofs and a poured concrete slab floor. This is also true of many of the renters who often feel as insecure as the squatters about access to land and, in some ways, particularly when they are renting the house as well as the land, probably experience greater real constraints regarding improving their housing situation in situ than the squatter group. The mortgagers, all of whom had benefited from the intervention of Government, tended towards housing of a more permanent nature with block and steel walls predominating. The more recent houses and extensions built by owners tend also to have walls of block and steel. Most households who had improved or extended their dwelling had relied on relatives and or friends with building skills to help them. This help was nearly always contributed on a voluntary basis in exchange for a good pot of food and some drink, or on the basis of some other kind of barter arrangement. Nearly all the households had at least one relative or friend in the building industry and many of the men had worked as construction workers at some stage of their life.

There was considerable consistency in the pattern of incremental building across all tenure groups. Building 'little, little' is a recurrent pattern within the informal sector with materials being purchased and saved over time until there is enough to make the next discrete move in the building process. Most households have also used recycled and second hand materials as well as new

materials at some stage or another. Indeed there appears to be a well organised and considerable market not only for second-hand building materials but also for second hand houses, which are either moved intact or dismantled and reassembled in a new location . There are also artisans known in low income communities who are effectively specialists in low income housing. These are the builders who know where to get hold of reject and cheap materials and the ways in which they can be assembled to suit the small purses of the urban poor. Their skills, unfortunately, are undocumented and most of those identified in this study are relatively elderly. The accounts that follow are the building stories of the households we studied. In most cases they speak for themselves.

SQUATTERS

The squatters who were interviewed revealed considerable levels of ambition as well as considerable creativity and efficiency in the manner in which they had been able to create dwellings from material that many in the society would regard as garbage. Sister White, an elderly resident of 33 Lane just off Waltham Park Road, described the process of squatting very graphically :

" And yuh know mi son, I have lived ere for a very long time and I see plenty of who you call squatter. A tell yuh sometin bout de squatter. Yuh know , yuh look out der an yuh see a man carryin a piece of old board and yuh say to yuhself, what im gwan do wid that ? But, mi bwoy, him have use fi it. Next day yuh see im wid a piece of cardboard an a piece of zinc and yuh wonder again, what im gwan do wid dem dey ? Ah wanda if im gwan mek a fowl coop ? But mi

son, a few weeks later when yuh walkin down the road yuh see de same man and about two, four, six children and im wife sittin in a yard around a big pot on de fire. De' pieces of old board, cardboard and zinc dem use fi mak a room and everbody look happy. Mi son, der is nuttin like a roof over yuh head

And yuh know what is surprising mi bwoy is dat twenty years later yuh see somebody come up to yuh gate and seh Hello Sister White. An me say is who dat ? And de person seh is mi Joan who use to live down the road. So mi wi seh, where yuh living now Joan ? Mi living in Gardens now yuh know. An so it goes on and on mi bwoy."

Some of the housing inhabited by the squatters interviewed is described below :

BYRON'S HOUSE

The walls are made of a patchwork of zinc sheets, cardboard and recycled wood or board. There is a zinc roof which is held down by the weight of plants in pots and stones that have been placed on top of it. The asphalt surface of the car park where the dwelling is located serves as a floor, and little peep holes cut in the cardboard act as windows. The structure has been built over a period of five years using recycled material either bought or picked from old buildings. Byron used to work in construction so 'e says that he had no difficulty putting the whole thing together.

DEAN'S HOUSE

The house has two rooms covering about 240 square feet! The walls are made of board but have been nicely painted. The roof is of zinc and the floor is a cement slab. There are four windows, three of wood louveres and one of glass louveres. He built the unit with a loan of materials amounting to \$4000 which was provided by the Brothers of the Poor through the Poor Man's Building Society. He repays through a partner run by the same Society. It took him seven days to build the house with the help of one friend.

MISS VIE'S HOUSE

The walls are made of board as is the floor. The roof is made of zinc. There is a small shop attached to the front. The windows are either made of board or, in some cases, of wooden louveres. All the material was bought second hand from people who live in the area and the structure was built up slowly one room at a time by her two sons and a friend. One of the sons works with a cabinet maker so he did most of the carpentry. The friend had also worked in the construction industry. The other son helped by providing unskilled labour. None of the men charged anything for their labour. All the materials were paid for out of earnings of the sons and Vie who mainly relies on the shop for her income but also sells goats. The house stands on stilts because of the frequent flooding and these are made of concrete. The cement for these was bought from the hardware store.

AUNT VIE'S HOUSE

Aunt Vie lives with eleven other people on a thin strip of beach on the Causeway that joins Kingston to the Portmore area. She is a political refugee who, along with most of the other residents in this relatively new squatter community, fled from her previous home during the political violence of the 1980 election campaign. People in this community came from areas like Greenwich Town, Hunts Bay, Majestic Gardens and various government housing schemes located in areas near to the Harbour. Before they came here most of the people relied on fishing or fish vending for their income so the Causeway seemed an ideal place to construct a little temporary shack until they could get something better. Eight years later Aunt Vie is still there but her dwelling space has expanded considerably. She started with one room. Her "house" is actually composed of five small rooms three of which are attached to each other with two standing separately. The walls are made from recycled wooden pallets from a factory with the uprights pushed down into the sand. She bought the first bit of board from a man who earns his living by salvaging useful material from the nearby garbage dump. The roof is made of zinc and held down by a few nails and some stones. The floor is composed simply of forklift pallets laid across the sand. Even the windows are made of sawn pallets. All the rooms have been built by her son. The family sleep on wooden slatts covered in cardboard. The last room to be added was purchased intact from a fellow squatter who moved. It was carried to, its new location.

MOMSY'S HOUSE

Momsy was provided with a house by a leader in the Community when she was burnt out of her previous house in Payne Lands. She spotted a vacant yard in 33 Lane and contacted the local "top rankin" leadership to see if she could get help. The previous squatter had just died but his house was dismantled almost overnight by "vandals" and removed, so even if she got the lot she would still be without a house. The local leader agreed to help her and made arrangements for Houseman, the local builder, to provide a house.

Houseman is a mason and boat builder who is regarded as THE builder in the area. He is a good friend of the community leader who usually gives him first preference on any construction job in the area. He got into the business of making small houses of the size built for Momsy when the squatters who were living in Brotherton Avenue were evicted and needed houses. He went to a lumber yard off Hagley Park Road and collected scraps on a daily basis and used them to build these houses. He built Momsy's house ten years ago as one of his side projects over a two week period. He was actually building a house for himself but on learning of Momsy's disaster, he decided to sell the house to her as, at the time, he urgently needed some money. He said the community leader actually gave him a "small" for the good effort. He said the house was actually worth \$500 at the time. The community leader gave him \$300 and asked Momsy to pay \$200. Even to this day she owes him \$50 but he just lets that stay.

The construction of the house was done at Houseman's yard. It was then on stilts about 100 metres from Momsy's. Because he had to saw off the posts to remove the house the structure was left with nothing to keep it off Momsy's

swampy land. So a concrete floor was made for the house which was then carried to its new location by men in the community. The wooden floor was removed and the structure was then set in the concrete floor. The house has board walls with a zinc roof and an outside all zinc kitchen. Some of the zinc for the kitchen was saved from the Payne Lands fire. They're still covered with soot. The windows are all made of glass louvres.

AL AND PAULINE'S HOUSE

The walls rest on 6" high stones and are made of board painted orange with paint obtained from the Riverton City dump where they live. The roof is of zinc held down by nails and stones and the floors, windows and doors are all of similar board. The fence is made of zinc and flattened oil drums. Al used to work in construction and used his skills to build the house in one week with a friend. While the building was going on he stayed with the friend who lived nearby. Later an extension was added in three days. Much of the board came from forklift pallets and other board was purchased cheap from a local lumber yard. All the construction was financed by Al. While he was 'kotchng' with his friend he gathered lumber from the dump where the pallets were discarded. At that time he was working on a garbage truck and one day he stopped at a lady's yard to clear away garbage. She had a whole stack of old zinc in her yard which she gave him. He didn't have to pay for labour because his friend helped him "for free".

SYDNEY'S HOUSE

Sydney's house is built on a river bed. His previous house which was located on exactly the same spot in the Hope River Valley was demolished in a landslide during the floods of 1979. He lost nearly everything including the little shop he had. Gradually he rebuilt the house "little, little" with the help of four friends and he now has three apartments which he rents out to tenants. The only time he paid for labour was when he employed two masons to lay the floors which cost him \$600. Some of the zinc for the roof and the board for the walls was bought second hand and some new, from a hardware store downtown on Princess Street. The floor is made of cement and stone from the river bed. The windows are made of glass louvres. The yard is surrounded by a fence of wire, zinc, wood and bamboo. The first 2 rooms took a month to build, the second two took four months. Since then he's added an extension about every nine months which is the time it usually takes him to save up sufficient material. He would love to be able to get water piped into the house instead of having to either truck it or carry it from across the river but he can't get land title so the Water Commission won't consider it. He is very concerned about lack of legal access to the land and returns to the subject throughout the interview. His wife has land in the country and some of his children live there with her. He just visits to help with the farming because his main income base is in the City.

RENTERS

SAMUEL AND CORDELLA'S HOUSE

The land is leased from the government. They've been here for eleven years. The walls are made of block and steel, the roof of zinc. There are concrete tiles on the floor and glass louvres in the windows. Samuel built it with the help of his father and two brothers all of whom are construction workers. A friend who drove trucks also helped with the haulage. He saved up the earnings he got from being a bus mechanic and bought the materials gradually. Once they started, the house took a year to build. He started it in 1976 so that he could get away from the election violence in the area he and Cordella were then living in. The blocks came from a local factory, but the cedar used for all the lumber in the building came from a tree in the country. (Cedar is an excellent building wood because it is naturally termite resistant). The rest of the materials came from the hardware store except for the steel which was bought cheap as "refuse" from the steel factory.

NOVY'S HOUSE

The house is built of block and steel with a zinc roof, concrete floors and glass windows. The materials were bought bit by bit, and the house was built over a period of a year by a brother and friends who worked professionally as masons and carpenters. Her brother supervised the work which was done on a work sharing basis with all three men taking it in turns to work on each others houses. Most of the materials were bought new but some recycled zinc was used for the roof. Novy has been

given notice to leave by the new owner of the land but she is refusing to go unless she is compensated for the value of the house and the improvements she has made to the land by digging a flat area into the hillside. Her main problem comes from the fact that the landlady won't write a letter to the Water Commission so she can't get piped water connected.

SONIA'S HOUSE

The walls are made of board as is the floor which is raised on stilts. The roof is of zinc and the windows of glass louvres. The materials were bought "little, little" and each room was gradually added on one at a time over a year. The house was built by her father who works as a carpenter/mason and has built similar houses before. The house would be even bigger but they ran out of space. Sonia had this to say about her father, who lives elsewhere : "Fi mi Daddy is a very wild man but one ting wid him, him mek place fi him woman and pickney dem." He also pays the rent on the land for them.

MERLYN'S HOUSE

The land is leased from government and Merlyn will eventually be able to buy it as it is part of a squatter upgrading scheme. At the moment it is crowded in the house with twelve people living in two rooms. There are nine dependents and only three earners. Merlyn works as a helper and also takes in washing and ironing work which she does in the yard when she's at home. The walls are made of board, the roof of zinc and the floor is a concrete slab. Some of the windows are made of board, others of glass. She has been trying to build a block and

steel extension for the last year for an extra bedroom and the walls are up but there is no roof or floor. She's also been trying to build an outside bathroom for two years but it has no fixtures.

The materials for the house were bought new and used from hardware stores. She buys her blocks from a nearby block factory. She buys second hand materials whenever she hears that some are available and sand and dirt is carried from the nearby golf course.

Three men helped her build the house and she and the children carried water, sand and dirt for the floor and helped by holding up boards when they were to be nailed. After they moved in the house got painted by herself and the children whenever paint was obtained.

MORTGAGORS

PEARL'S HOUSE

This house, which has gone through three additions (there are 7 rooms with another five being built), started as part of a sites and service project with materials being provided by the Ministry of Construction from the houses from which people were being relocated. The original walls are board with a concrete floor, zinc roof and glass windows. The later additions are of block and steel "because its cheaper than wood". The work has been done by her son with the help of two friends who worked for free. "I just asked them to give me a day's work and put on a pot and everyone work and eat." A mixture of new and used materials were used. 'Seconds' from FIDCO were collected by a good friend and zinc was bought at the zinc factory where "you can get it much cheaper". Blocks were bought from a man in the community who makes them. They

are no cheaper than those from a factory but she doesn't have to haul them. Materials were amassed over a two year period for some of the extension work which has now been going on for five years.

OWNERS

Owners had usually spent considerable periods of time building up their homes. Often the first unit was made of board and was replaced gradually by block and steel structures as resources became available.

VIOLET'S HOUSE

The walls are made of block and steel. There is a zinc roof, concrete tiled floor and glass louvre windows. The house was built by a friend who is a contractor. A labourer was also hired from the neighbourhood and her nephew and grandson who both work in the construction industry helped. Most of the materials were purchased at one time with remittances from abroad and some partner money. However the steel and cement were only bought as they were needed.

MARION'S HOUSE

The walls are of block and steel and there is a concrete slab roof. The floor is concrete and the windows are made of glass louvres. The yard is enclosed by mesh fencing. The unit was built by her brother who is a contractor. He is part owner of the house. Friends who helped in the building were paid in cash. The building work has been going on for over twenty years with input from all members

of the family. Remittances from abroad constitute the main source of financing. Some blocks and other building materials were donated to the household by a relative in St Thomas who had left overs from the construction of his home.

LOUISE'S HOUSE

In 1956 the government relocated Louise from the land she was living on in the Hermitage area of Kingston and moved her wooden house to a new location nearby which was convenient because she works at the University which is also in the area. She built a nog house and rented out the old board house. The rent was used to extend the new house which has nog walls, concrete floors, a zinc roof and glass windows. Another extension in block and steel with aluminium louvres was built after the original wooden house was pulled down a few years ago. The new block and steel extension was built by her brother in law who works for the Ministry of Construction. He hired his own labour and paid them from rent collected from Louise's tenants.

EVELYN AND HOWARD'S HOUSE

The main house has brick walls, a wooden floor, a zinc roof and sashed windows. However an extension has been built in block and steel with concrete floors and glass louvre windows. Everything was built by Howard who built the original unit in two months with the help of friends who worked at the same place. He spent the next seventeen years gradually improving and expanding it.

MR SMALL AND DOROTHY'S HOUSE

Their house has a mixture of nog and board walls. There is a zinc roof and some of the floors are made of board, others of concrete. Some of the windows are made of board while some are made of glass louvres. There is a huge new concrete house which is being built in the same yard but it has only reached as far as the top of the walls and has clearly been standing untouched for a considerable time. Mr Small is trying to raise money to finish the house because it will provide enough room for three tenant households. He is a carpenter and does most of the building work around the place himself. His son who is a mason helps out. The incomplete house has been at a standstill since 1982 due to lack of the money needed to complete it. He has tried to get a loan from a building society but they apparently won't accept his title as collateral and he knows of nowhere else to go to for assistance. There are three other units in the yard all of which are made of board with concrete floors and zinc roofs. The first house was built in the '30's by his father.

HOUSEHOLDS WITH NO INFORMATION ON BUILDING PROCESS.

The households who provided no information on the building processes that had gone into the building of the dwellings they inhabited included the following :

S4 A squatter who had captured a house as well as land

A renter who lives in a tenement yard. Her room has walls of wattle and daub with a zinc roof, and wooden floors and windows. The room is one in a series that were built in barrack style by Government in the fifties, following the 1951 hurricane.

A renter who lives in one leaking room which is sandwiched between a derelict building and an upholstery shop.

A renter who is an old man who lives in a liquor storeroom.

A renter who does not want to improve the place and knows nothing about how it was built. On the land where she lives there is a monument with a plaque that reads :

" This monument has been erected in honour of the owner of this land who willed this property to be leased as a haven for as long as there are poor godly people without a home."

A seventy one year old renter who has lived in the same board house on stilts since 1961, when it was abandoned by the landlady.

A mortgagor who dislikes the area she is living in and wants to sell. Apparently she has been told by the Ministry of Construction that she cannot sell her unit. She would be interested in building an extension but has no money with which to do it.

Another mortgagor who lives in a two storey walk-up which was developed by Government. There is little space for expansion except upwards by adding an additional floor and, the household have no money to spare as the household head has been unemployed for two years.

An owner who lived in a terraced prefabricated house that her father had inherited from an uncle. She knew nothing about the original construction and there was little scope for any expansion because of lack of space.

APPENDIX 1
OCCUPATIONS OF HOUSEHOLDS' EARNERS.

M = Male F = Female
E = formally employed SE = Self Employed

CONSTRUCTION RELATED

2 M general construction workers E (squatter)
1 M labourer E (squatter)

1 M retailer of roots wine/construction worker SE
(squatter)
1 M carpenter/driver/landlord SE (squatter)
1 M carpenter/landlord SE (owner)
1 M welder SE (renter)
1 M tiler SE (owner)
1 M contractor SE (owner)

total 9

VENDING AND HIGGLERING

3(1M2F) shopkeepers SE (1 squatter, 1 renter, 1 owner)
1 M kerosene retailer SE (squatter)
1 M fudgie vendor/farmer SE (renter)
5 (1M4F) fish vendors SE (squatters)
2 F higgler (food, ganja and coal) SE (renters)
1 M drygoods vendor/labourer SE
1 M smuggler SE (owner)
1 M dump hussler SE (squatter)
1 F higgler/organiser of video shows SE (squatter)
1 F sky juice vendor SE (renter)
1 F food vendor SE (renter)

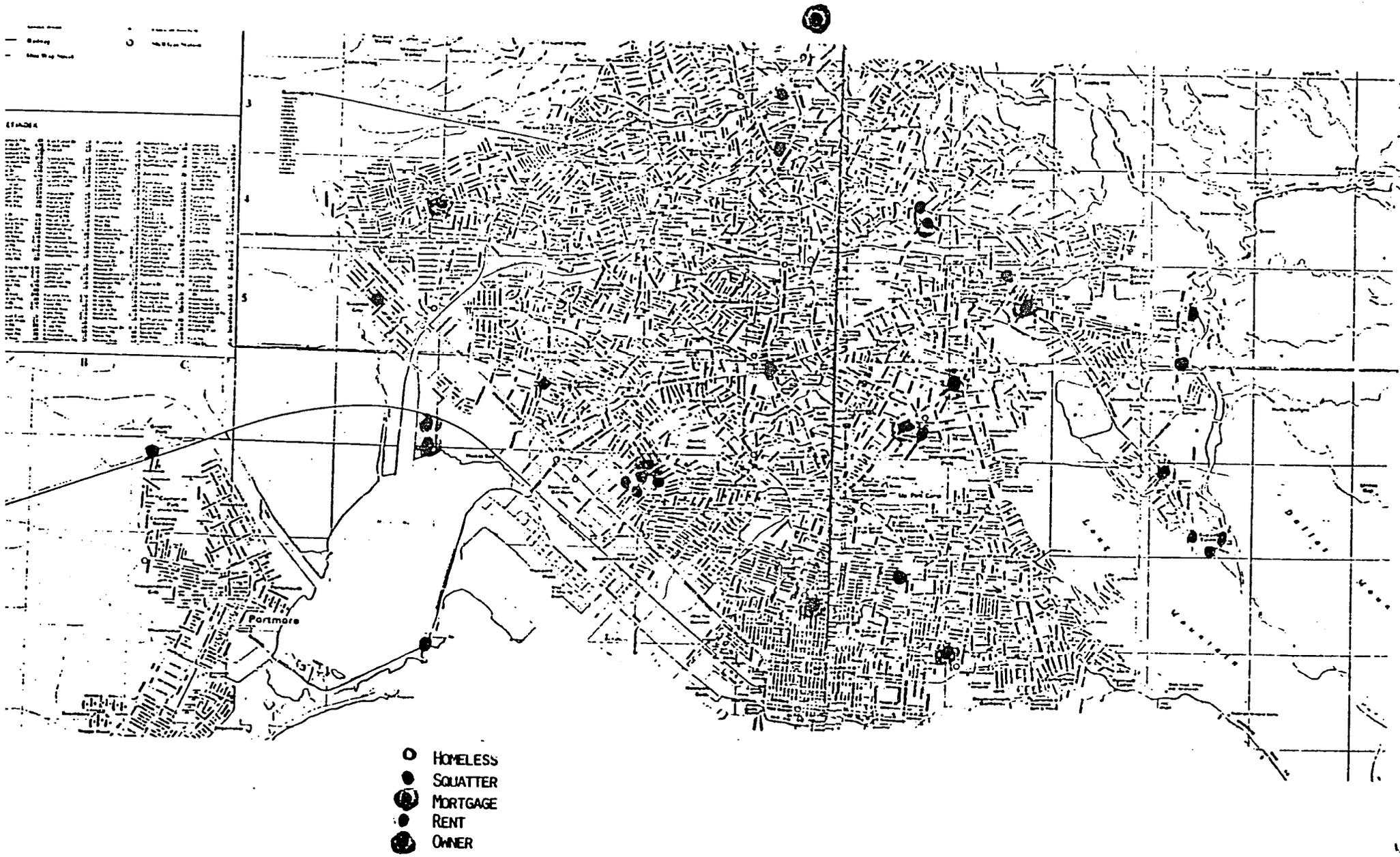
total = 18

SERVICES OTHER THAN VENDING AND HIGGLERING

1 M car washer/farmer SE (squatter)
1 M car washer SE (squatter)
1 F clerk E (owner)
2 M chefs E (1 squatter 1 owner)
1 M chauffeur E (owner)
1 M driver SE (renter)
1 F childcare assistant E (owner)
2 F domestic helper/higglers E (1 owner 1 renter)
1 F helper/farmer/dressmaker E (renter)
6 F domestic helpers E (3 renters 2 mortgagors 1 owner)
1 F office helper E (renter)
1 F washerwoman SE (renter)
1 F washerwoman/helper SE (owner)
1 F social worker E (renter)
1 F supermarket demonstrator E (renter)
1 F dressmaker SE (owner)
1 F policewoman E (mortgagor)
2 M landlords SE (owners)
3 F landlady SE (owners)
1 M musician SE (renter)
1 M office messenger E (mortgagor)
3 F typists E (2 mortgagors, 1 owner)
1 F secretary E (owner)
1 M sales representative E (mortgagor)
1 F cashier E (renter)
total = 36

PRODUCTION

1 F factory worker E (renter)
2 (1M, 1F) factory packagers E (renters)
1 M fisherman SE (renter)
1 M carver SE (owner)
1 F 807 garment worker E (squatter)
1 F card maker E (renter)
1 M farmer/labourer SE (owner)
total 8



NOTES

1. Eleanor B. Jones, Maureen Webber & Margery Austin Turner - "Jamaica Shelter Sector Strategy Report. February 1987.
2. Derick Boyd - "The Impact of Adjustment Policies on Vulnerable Groups : The Case of Jamaica 1973 - 1985." (submitted for publication.)
3. Barbara D. Miller & Carl Stone - "The Low -Income Household Expenditure Survey : Description and Analysis." November 1985,
4. Erna Brodber - "Yards in the City of Kingston ". Institute of Social and Economic Research, University of the West Indies, Jamaica 1975.
5. The term 'apartment' is used interchangeably in Jamaica with the term 'room'.
6. The Brother of the Poor are a Roman Catholic group in Jamaica who are working in poor communities assisting poor people to build their own houses. They operate a Poor Man's Building Society which organises savings in a kind of partner system, using the draw for repayment on loans for the purchase of the building materials.
7. The National Housing Trust is a Government controlled agency that collects compulsory employer and employee deductions. It was established in 1977 to provide money for the development of low income housing. Unfortunately, its cheapest housing units cannot be afforded by those in the middle income range let alone the poor.