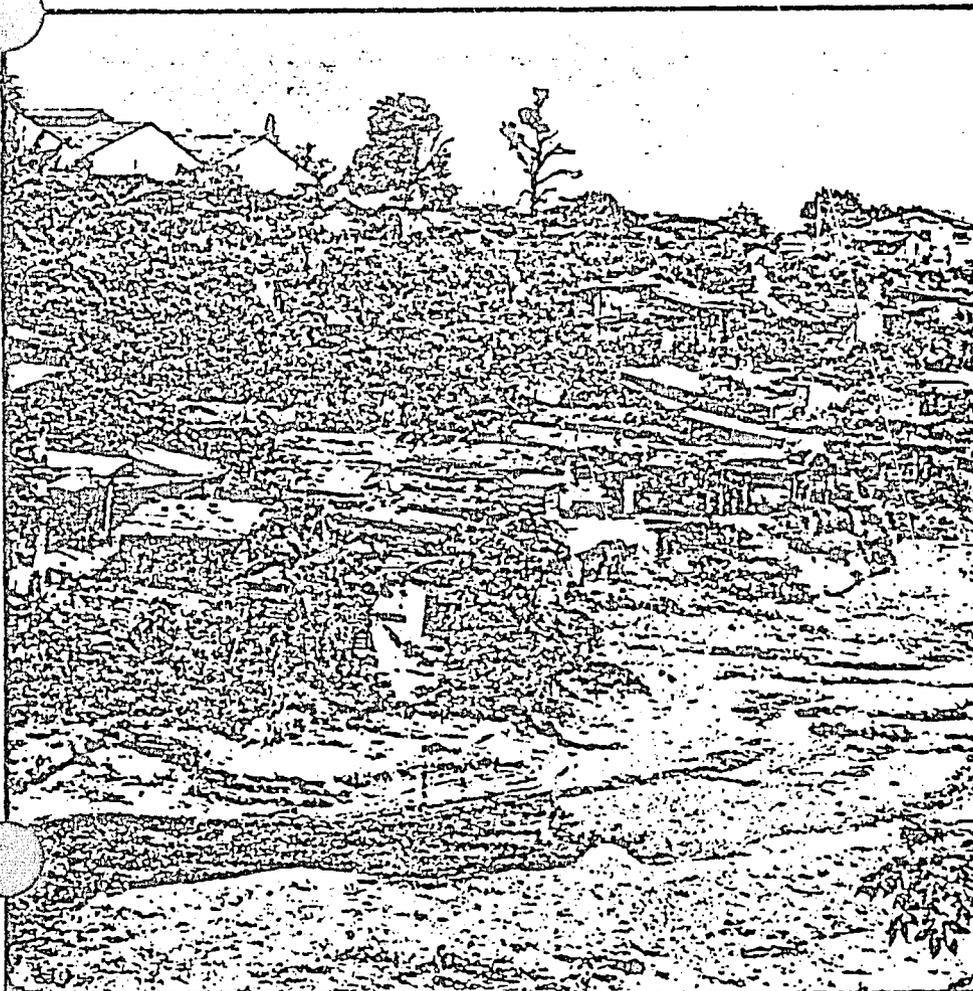


SECTOR BRIEFING:
URBANIZATION AND HOUSING

URBANIZATION TRENDS
AND
HOUSING CONDITIONS
IN
CENTRAL AMERICA

Prepared for LAC by
THE OFFICE OF HOUSING AND URBAN PROGRAMS
AGENCY FOR INTERNATIONAL DEVELOPMENT

August 5, 1983

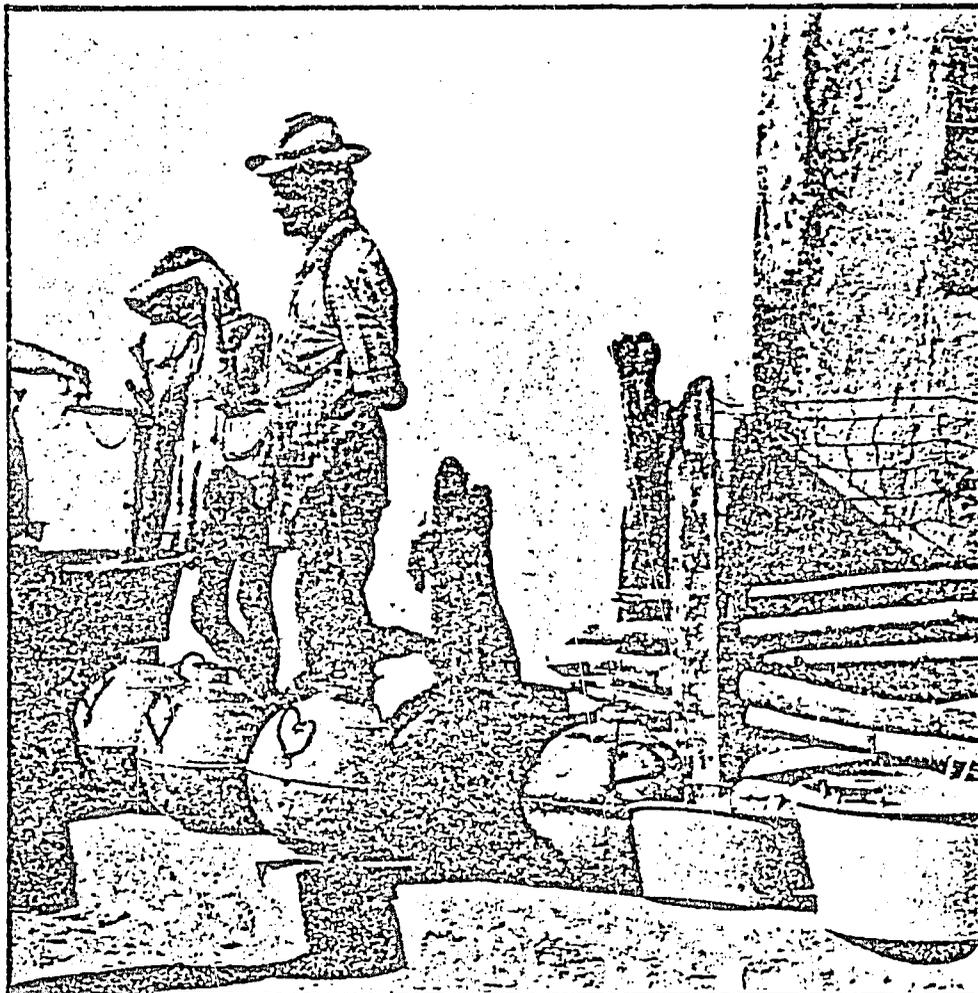


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Conditions in the cities of Central America are such that they cannot properly support either productive economic activity or the people who live there.



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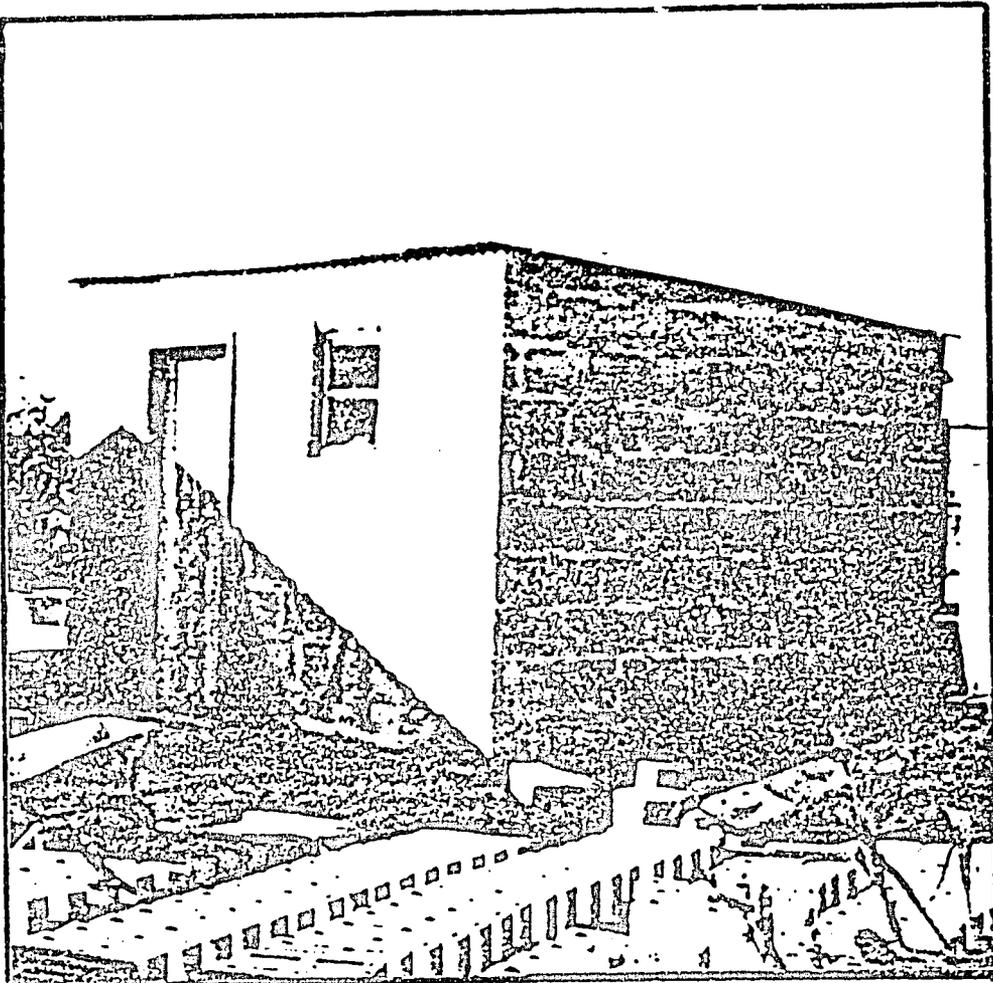
In marginal neighborhoods, residents tolerate the intolerable--walking a quarter mile daily to wait in a three hours long at one of public fountains where they can fill containers with a couple gallons of water for a house-hold of as many as 12 members.



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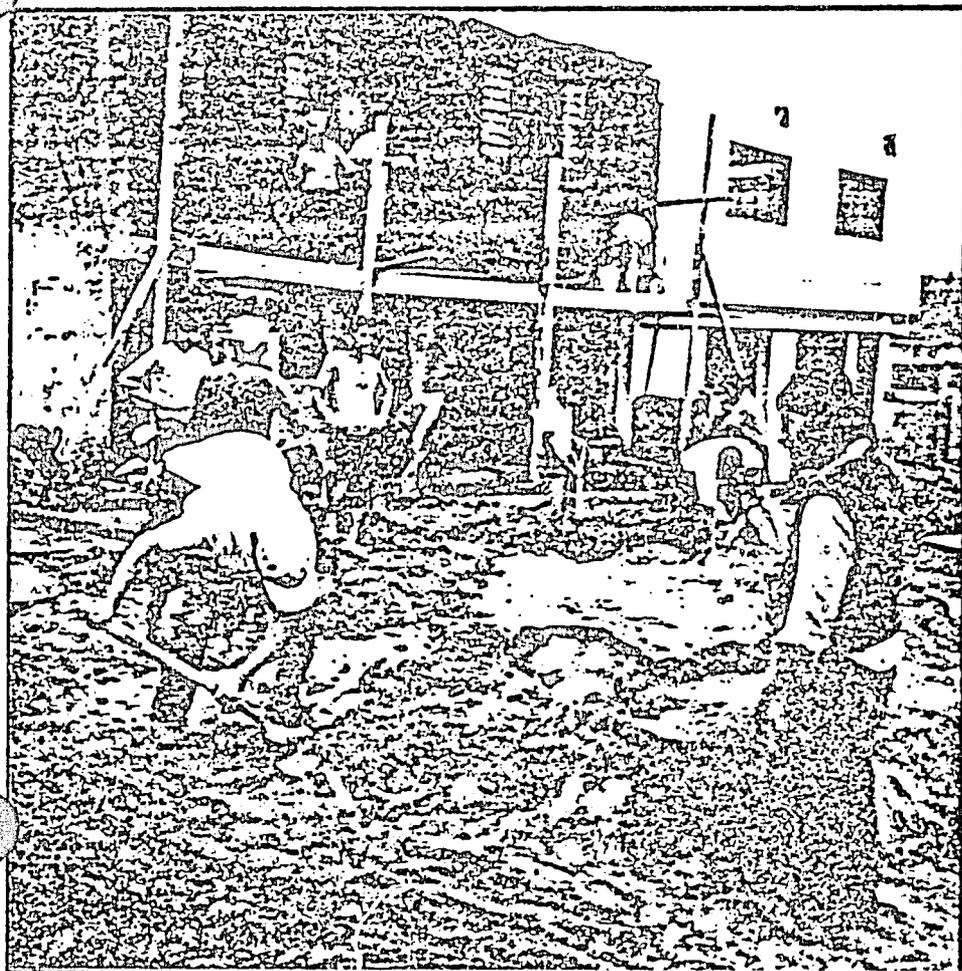
Watercourses are being polluted and the health hazard is growing.



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Pilot efforts have demonstrated feasible housing prototypes and neighborhood development approaches that can fit within most household's ability to pay.



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Experience has shown time and again that, given the opportunity, people will improve and expand their own housing.

Central America Regional Overview*

Urbanization throughout Central America is rapidly transforming the character of the region. Conditions in the cities of Central America are such that they cannot properly support either productive economic activity or the people who live there. Investment in the cities has not kept pace with need and has not served all equally. Housing and access to urban services are critical needs, affecting as much as three-fourths of the population, including the poor and a significant part of the middle class.

I. Urbanization throughout Central America is rapidly transforming the character of the region.

The combined population of the seven countries of Central America in 1980 was 22 million, of which 9.2 million was urban. (Table 1) The complexion of the countries is changing significantly as this is one of the most rapidly urbanizing regions in the world. Its cities are growing at rates comparable with those in South Asia and Africa. (Figure 1, Table 2) Currently over 40 per cent of the region's population lives in cities. In two countries, Nicaragua and Panama, the majority of the population is urban. The United Nations predicts that, by the turn of the century, total population in the seven countries will have increased to nearly 40 million. Urban areas are predicted to grow by 10.5 million to nearly 20 million, a growth of 130 per cent. By then all Central American states will be predominantly urban societies. (Figures 2 and 3)

Concentration of urban population in one or two major centers within each country is another trend apparent throughout the region. In Costa Rica and Panama, two-thirds of the urban population is concentrated in the major metropolitan centers. In the five remaining countries the proportion is about one-half. The main metropolitan area in every one of the seven countries will be at least double its present size before the next two decades are over. In those cities alone there will be 7 million new residents.

The twin phenomena of increasing urbanization and concentrated city growth suggest that economic development opportunities for these Central American countries will increasingly be found in the cities if the cities have:

- a. sufficient infrastructure, shelter, and services to support both population growth and business development, and
- b. sufficiently stable political climate to nurture private sector investment which can be stimulated in urban settings.

II. Conditions in the region's cities today are such that they cannot properly support either productive economic activity or the people who live there.

Urban areas throughout the region are deficient in the essential services necessary to support both economic development and the resident population. The past two decades of growth have outpaced the ability of institutions and the respective economies to

* Central America is used throughout this paper to refer to seven countries: Belize, Costa Rica, El Salvador, Guatemala, Honduras, Nicaragua, and Panama.

FIGURE 1

AVERAGE ANNUAL GROWTH RATES OF URBAN AREAS
(1975-1980)

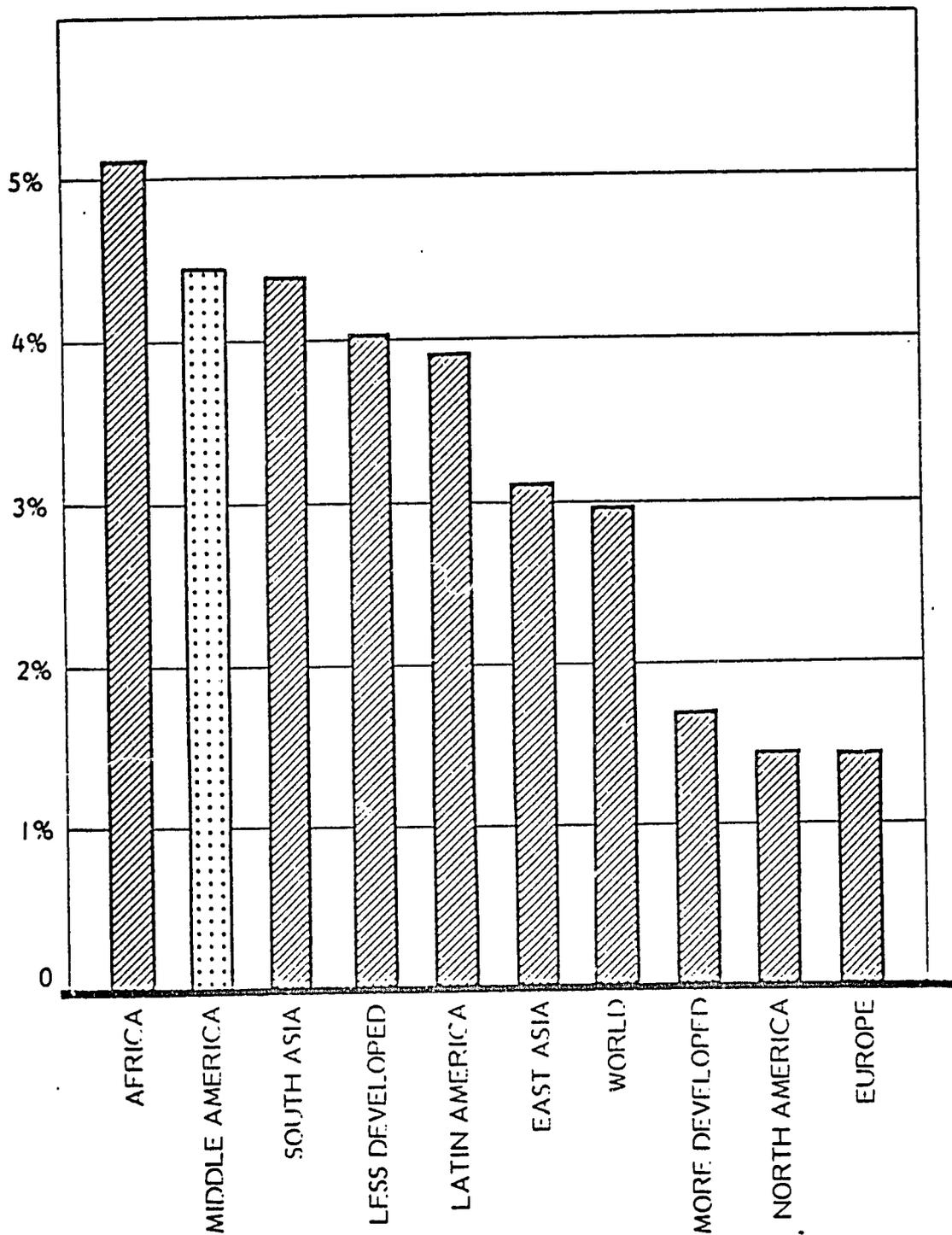
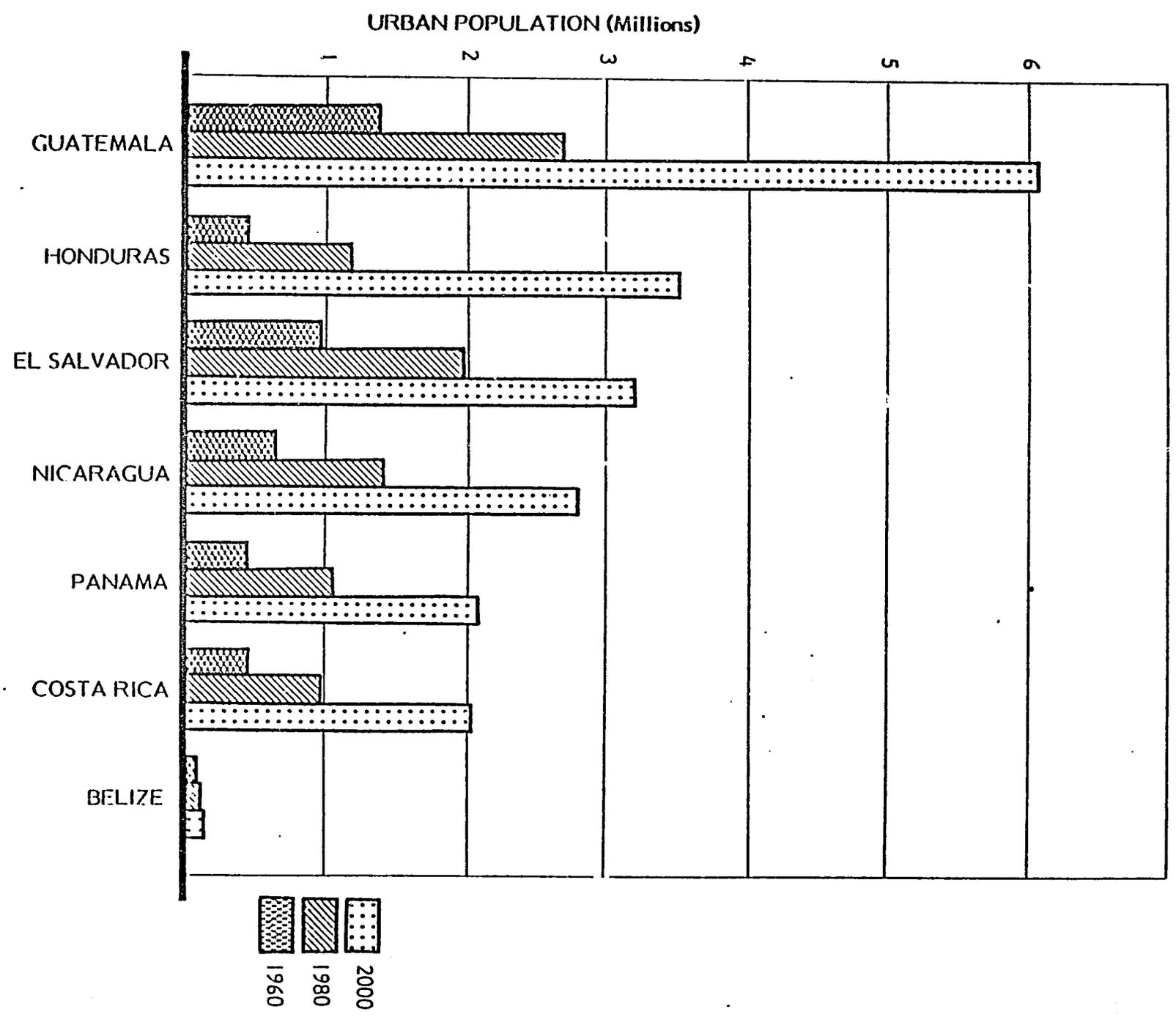


FIGURE 2

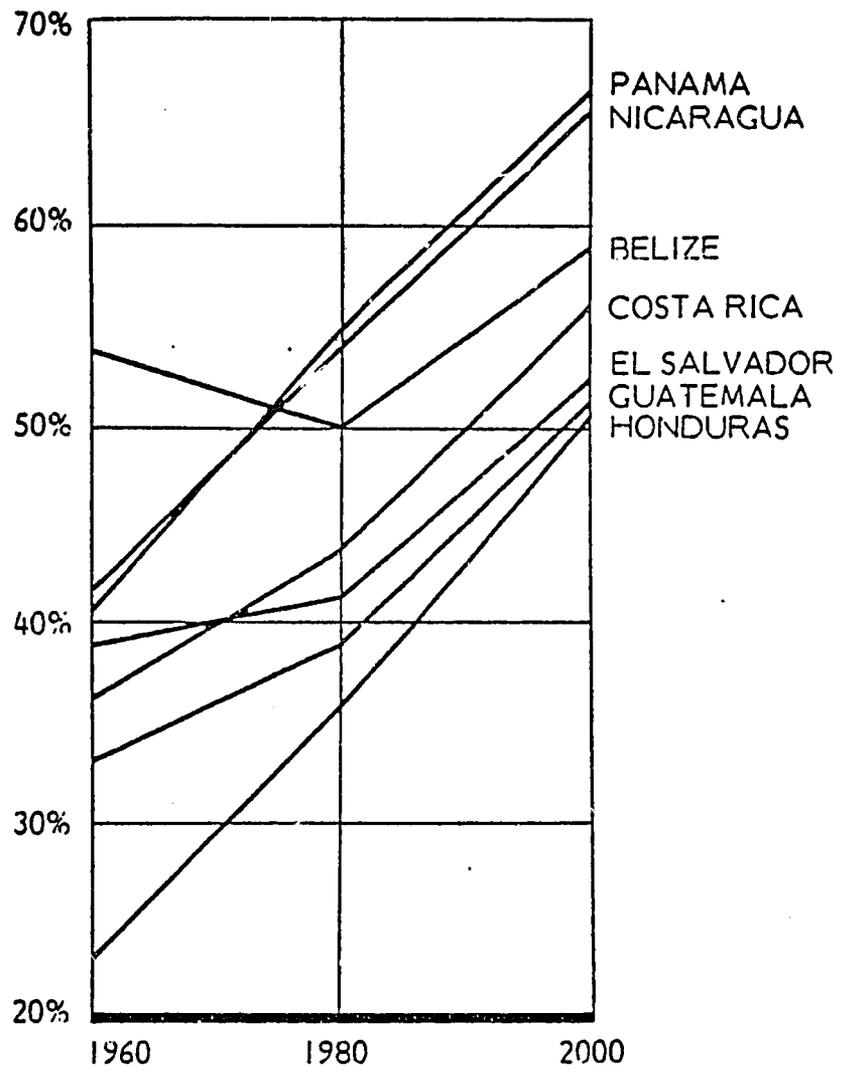
URBAN POPULATION 1960, 1980 and 2000



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FIGURE 3

PERCENTAGE URBAN POPULATION
(1960-2000)



expand the whole complement of facilities and systems we associate with life and work in the modern city -- from jobs and shelter to basic water and sanitation, electricity and telephone service, public transport, schools, garbage collection, fire and ambulance service and health care.

The level of resources available to expand the urban base has been a constraint. Per capita GNP's in the region (for 1980) range from lows of \$560, \$660, and \$740 in Honduras, El Salvador and Nicaragua, respectively, to highs of \$1,730 in Costa Rica and Panama. Only in these last two countries and Belize has the growth in GNP even approached the rate of urbanization.

In urban areas the proportion of the population with access to water ranges from a low of 49 per cent in El Salvador to a high of 98 per cent in Costa Rica. Access to sewerage is even lower. On average only 39 per cent of the urban population in Central America have sewerage -- ranging from a high of 68 per cent in Panama to a low of 5 per cent in Belize. Such infrastructure investments as have been made, however, have not resulted in an equitable distribution of benefits. The fast growing, predominantly low income marginal communities tend to be largely without these basic services. There are, however, middle-income developments which also lack one or more critical elements of urban infrastructure. No Central American city has a municipal sewage treatment plant.

Prospects of an urban underclass may be sensed in 1980 USAID statistics on absolute poverty for five of the countries (El Salvador, Guatemala, Honduras, Nicaragua, and Panama). In four of the five about 20 per cent of the urban population were in absolute poverty. (Table 3) Without economic growth this proportion is bound to expand. Indeed, it may be argued that -- deprived of ready access to subsistence agriculture for food supply -- the long-run life conditions for the urban poor will be particularly dim.

Urban unemployment and underemployment are serious throughout, especially where internal conflict has disrupted investment in new enterprise and the creation of new job opportunities has been drastically slowed.

Gross disparities between the very rich and the middle to lower income groups in the principal cities of the region may have been moderated to some degree by the flight of the wealthy that has been occurring in some cases. But the income distributions for San Jose, San Salvador, Guatemala City, and Tegucigalpa reveal the skewed situation that is typical of the region's metropolitan areas. (Figure 4)

III. Housing and access to basic urban services are critical, unmet needs for as many as 70 per cent of most countries' urban residents -- middle class as well as the poor.

The institutional capacity to cope with urban expansion has been growing stronger and the focus of urban and shelter investment in many of the countries has been redirected. Nevertheless, it will take time and sustained effort to alter the conditions created by the investment patterns and practices of many prior years.

A striking characteristic of Central American urbanization is that poor housing conditions and the lack of public services extend deeply into the "middle" income groups as well as the poor. Some of the statistics are particularly instructive.

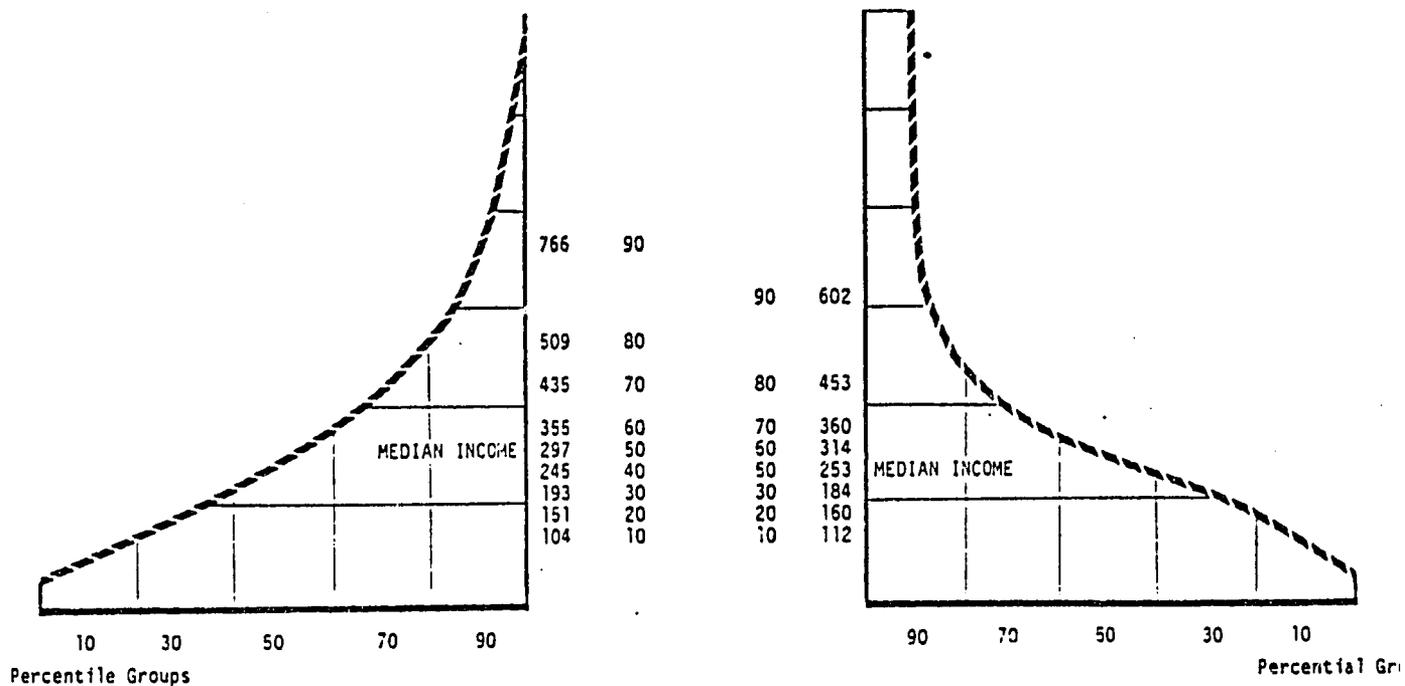
Housing investment has been highly concentrated for many years at the upper end of the income scale. Eighty-six per cent of El Salvador's total 1978-79 investment in housing

FIGURE 4

Monthly Family Income

San José-1979
Amount Prctl.

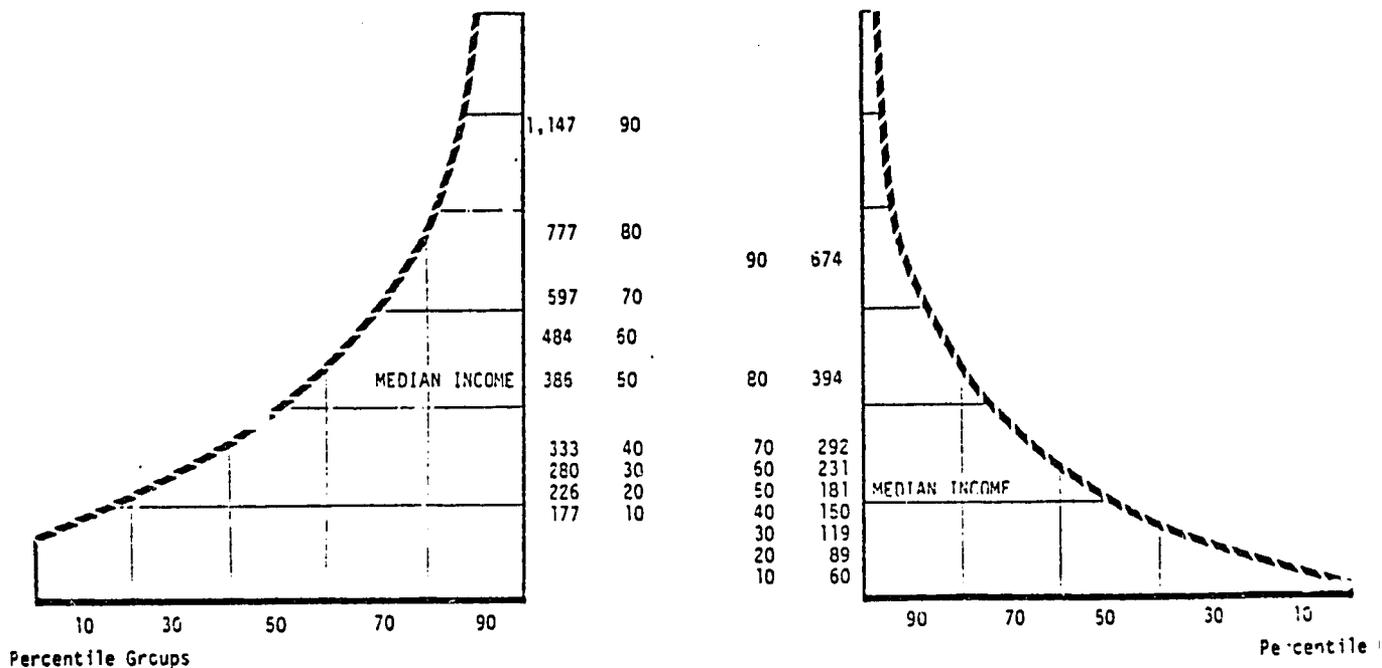
San Salvador-1979
Prctl. Amount



Monthly Family Income

Guatemala City-1979
Amount Prctl.

Tegucigalpa-1978
Prctl. Amount



went into dwelling units for households in the top 20-25 per cent of the income range. In Nicaragua the figure was 88 per cent. These were the most extreme cases of a disparity in treatment that characterizes the region and fuels resentment in the urban population. (Figure 5, Table 4)

Between 1974 and 1978 in Honduras, almost 33,000 new urban households were formed. At the same time private builders produced 11,240 dwelling units and the government, 5,200 units -- approximately half the number required to take care of new urban population growth. Improvement of that portion of the existing housing stock lacking basic services (Figure 6) and which is structurally unsound has been negligible. On average, 60 per cent of the stock suffers from these deficiencies. (Table 5) The "unserved" portion of the households have provided for themselves as best they can by overcrowding existing standard units or building shacks in marginal neighborhoods. There they tolerate the intolerable -- walking a quarter mile daily to wait in line for three hours at one of the two public fountains (serving a community of 10,000) where they can fill containers with a couple gallons of water to serve a household of as many as 12 members.

In one Panamanian settlement a candidate for political office built wooden foot bridges so that people could walk from place to place in an area subject to flooding where houses are built on stilts and, where, even after the rainy season, children play in the standing pools of stagnant, foul-smelling and disease-ridden water. A family of 12 may live in two dark rooms, each measuring no more than 10 feet by 10. The household may include an oldest daughter, still in her teens with several children of her own, displaced from her own cardboard-carton shack by rains and flooding.

In San Salvador, over one-half the metropolitan area households live in "marginal" settlements. In the metropolitan area of Guatemala City only 44 per cent of the 1979 households had access to piped water and 66 per cent lived in marginal settlements.

Not all are squatter settlements. Some are middle class areas where land titles are unclear and thus municipal services have not been installed. In other cases the titles may be clear and the houses, sound, conventional contractor-built structures, but the subdivisions are not legally, officially registered because they lack one or more of the basic urban services such as access to the municipal water or sewer system. It would not be unusual for families living under such conditions to have steadily employed breadwinners -- perhaps middle-level government officials or small businessmen.

Prospects for the future are even more serious. One AID estimate indicates an anticipated increase in urban households of more than 4.1 million between 1985 and the year 2000 in the six countries excluding Belize. Given recent housing production rates of private builders and government agencies combined, less than 25 per cent of this need will be met. The region can look forward to intensification of existing marginal settlements, proliferation of unauthorized settlement on unattended land, and increased crowding of existing dwellings.

IV. The problem is of "manageable" scale and steps are being taken in the right direction toward its solution.

The problem is manageable and the solution affordable if objectives are defined realistically and standards are kept to a minimum -- an approach which frequently involves moderating expectations. To use housing as an example, pilot efforts have demonstrated feasible housing prototypes and neighborhood development approaches that

FIGURE 5

ACTUAL VERSUS REQUIRED INVESTMENT IN NEW HOUSING

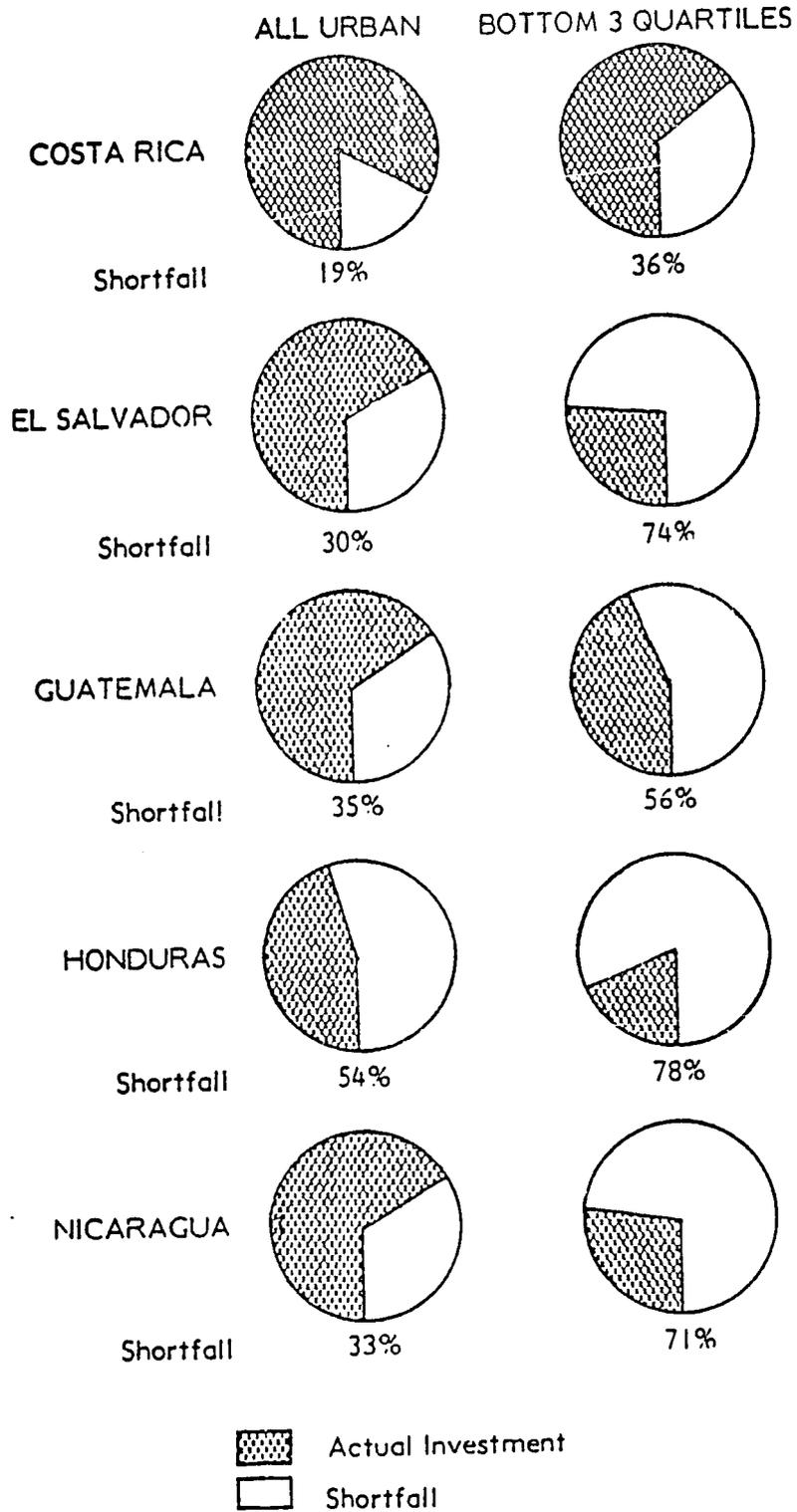
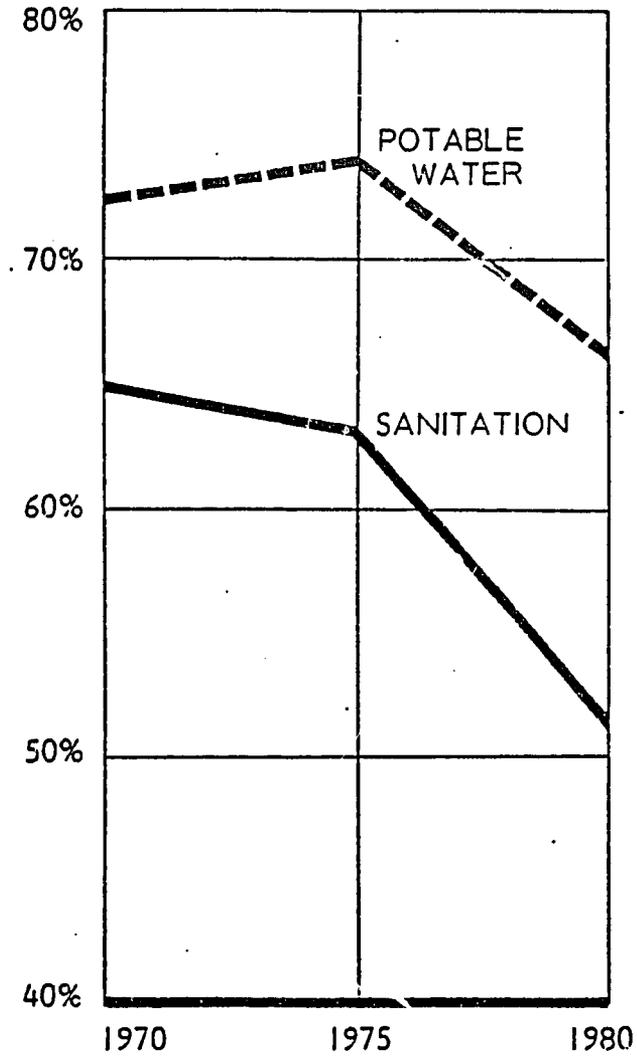


FIGURE 6
PERCENTAGE OF URBAN POPULATION
SERVED BY WATER AND SANITATION SYSTEMS
(1970-1980)



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can fit within most households' ability to pay. These range from small plots of land with installed infrastructure where the very poor can build their own dwelling units, to the upgrading of existing neighborhoods by introducing water and sewerage and by granting legal property titles to residents. These programs build on experience which has shown time and again that, given the opportunity, people will improve and expand their own housing.

As one AID evaluation of shelter requirements in the region (Table 6) has written:

...Between 70% and 90% of the region's urban population outside of metropolitan areas and 90% of its metropolitan population can afford an unsubsidized minimum shelter package consisting of a site of minimum size, a minimum service package and the materials for a basic dwelling unit.

...Since the effective demand for shelter in Central America is adequate to meet the basic needs of all but the poorest of the poor, the widespread lack of acceptable shelter in the five countries (Costa Rica, El Salvador, Guatemala, Nicaragua and Honduras) can only be explained by inadequacies in the supply system. Institutional constraints on the supply of land, public services and financing as well as excessive standards inhibit the development of adequate, affordable shelter for the region's fast growing low income population. (Abeles and Schwartz et al)

The study continued:

Although the effective demand among lower income households for investment in basic shelter is substantially higher than the levels of current investment, additional investment in shelter of the order of magnitude estimated by this study is clearly within the means of the five Central American countries. It will require an average of only 1.5 per cent of Gross Domestic Product.

In most of the countries an appropriate institutional structure is in place and has been tested. The private housing and construction industries generally are efficient and sophisticated. National public housing agencies and, increasingly, local governments produce for low and middle-income families. Public housing banks and private commercial banks and savings and loan associations serve as conduits for mortgage financing. (It is noteworthy that, even in these troubled times for most of the countries, the numbers and value of savings accounts continues to grow.) An effective public-private partnership is evolving with private home builders and developers producing for an ever-greater share of families served traditionally by the government. Adjustments are very likely to be necessary, however, if the scale of effort is to be expanded.

The primary issue revolves around lack of capital for major public facilities and for initial investment in shelter, as well as lack of implementation mechanisms to channel the productive energy of urban residents who are striving to provide and improve their own housing. Some governments are still reluctant to support cost-effective, affordable housing solutions, but recent policy and program level commitments to large-scale construction, renewal, and financing efforts in countries such as Honduras and Panama suggest that this situation may be changing. (Figure 7)

The authority to raise revenues and to undertake the investments required to provide urban services resides disproportionately in the national governments. After years of

FIGURE 7

HOUSING PRODUCTION IN HONDURAS

1970-74	1981-82	
ANNUAL HOUSING INVESTMENT \$19 million (95% to top 10% of income distribution) Number of Units 2,000	ANNUAL HOUSING INVESTMENT \$6 million	UPPER INCOME URBAN FAMILIES
ANNUAL HOUSING INVESTMENT 0 NUMBER OF UNITS 0	ANNUAL HOUSING INVESTMENT \$19 million NUMBER OF UNITS 2,500	MEDIAN INCOME LOWER INCOME URBAN FAMILIES

Sources:

1. "Politica Nacional de Vivienda: Resumen del Marco de Referencia", CONSUPLANE, March 1977.
2. Taken from the Project Delivery Plans for Projects 522-HG-005/006/007.

neglect, local governments typically are weak and poorly managed. It is doubtful that the cities of the region can be revitalized without strengthening their governments.

Public institutions, on which a large share of the burden must fall in the immediate future, are often inefficient and over-staffed. Top and middle management frequently is indecisive. The most serious problem this poses is among the public utilities which are slow, and at times unable to provide the off-site water, sewerage and electrical connections required to develop individual projects.

V. There are no standard solutions, applicable across the board. Action must meet the needs and situation of each individual country.

There are distinct differences among the seven countries in regard to housing and urban development problems — differences which merit sensitive calibration of outside assistance.

In Panama, for example, of particular urgency is a plan, program, and implementation structure for lands formerly under the Canal Zone which are to be incorporated within the metropolitan area. Currently these lands are undeveloped. But concern is high that they will be encroached upon by squatters once control passes, becoming the scene of further sprawl and service deficiencies despite recent efforts to produce new low-cost urban settlements on the periphery of Panama City. In Belize, at the other extreme, urban land and overcrowding appear to be issues. Belize City is still small and although it is growing more slowly than other primates in the region, the decrepit state of the housing stock is evident — among the worst in Latin America. There, a prime issue is financing of municipal services.

In El Salvador, with less concentration in a single city, income levels of the smaller centers are well below even those in San Salvador. Their shelter and economic development conditions may merit special attention.

Several of the countries have been victims of natural disasters which have aggravated already difficult housing problems. Belize, Guatemala, and Nicaragua have all had hurricanes or earthquakes since the early 1970's, damaging much urban infrastructure and many dwellings. They are, moreover, susceptible to similar occurrences in the future.

August 1983

TABLE 1
POPULATION OF CENTRAL AMERICAN COUNTRIES
1960-2000
(Thousands)

Country	1960	1970	1980	1990	2000
Belize	—	120	145	195	262
Costa Rica	1,336	1,872	2,286	2,954	3,695
El Salvador	2,511	3,549	4,813	6,595	8,803
Guatemala	4,445	5,679	6,940	9,108	11,582
Honduras	1,885	2,897	3,595	4,997	6,881
Nicaragua	1,536	1,878	2,669	3,672	4,812
Panama*	1,076	1,428	1,830	2,320	2,941
Totals	12,789	17,423	22,278	29,841	38,976

URBAN POPULATION OF CENTRAL AMERICAN COUNTRIES
1980-2000
(Thousands)

	Metro Urban		Other Urban		Total Urban	
	1980	2000	1980	2000	1980	2000
Belize*	39.8	71.8	36.0	53.5	75.8	125.3
Costa Rica	592.6	1,249.4	367.4	639.6	960.0	1,889.0
El Salvador	936.4	1,882.6	966.1	1,331.2	1,902.5	3,213.8
Guatemala	1,448.9	3,918.4	1,223.3	2,085.8	2,672.2	6,004.2
Honduras	736.8	1,855.7	587.0	1,796.5	1,323.8	3,652.2
Nicaragua	602.3	1,431.5	732.5	1,407.6	1,334.7	2,839.1
Panama*	889.0	1,768.9	157.0	312.4	1,046.0	2,081.3
Totals	5,245.8	12,178.3	4,069.3	7,626.6	9,315.0	19,004.9
Growth 1980-2000		6,932.5		3,559.3		10,489.8

Source: Abeles, Schwartz, Haeckel & Silverblatt; Boone, Young & Associates; Basic Shelter Needs in Central America 1980-2000; USAID Office of Housing and Urban Programs; October 1980

* Derived from USAID project papers by Rivkin Associates

PERCENTAGE URBAN
CENTRAL AMERICAN COUNTRIES
1950-2000

Country	1950	1960	1970	1975	1980	1990	2000
Belize	56.72	54.35	50.83	49.29	49.38	51.71	58.12
Costa Rica	33.49	36.56	39.67	41.27	43.39	48.92	55.94
El Salvador	36.51	38.35	39.39	39.90	41.10	45.55	52.57
Guatemala	30.47	33.01	35.65	37.02	38.92	44.32	51.59
Honduras	17.77	22.74	28.71	31.97	35.55	43.27	51.04
Nicaragua	35.80	41.37	47.21	50.17	53.31	59.71	65.89
Panama	35.75	41.22	47.67	50.95	54.35	60.99	67.06

Source: United Nations: Patterns of Urban and Rural Population Growth
New York 1980

TABLE 2
AVERAGE ANNUAL GROWTH RATES OF URBAN AREAS
IN MAJOR AREAS AND REGIONS
1950-2000
(Percentage)

	1950-1960	1960-1970	1970-1975	1975-1980	1980-1990	1990-2000
World total	3.35	2.91	2.84	2.93	2.93	2.81
More developed regions	2.44	2.05	1.75	1.68	1.50	1.20
Less developed regions	4.68	3.94	3.95	4.06	4.02	3.76
Africa	4.42	4.85	4.97	5.10	5.00	4.56
Eastern Africa	5.37	6.06	6.95	6.87	6.39	5.59
Middle Africa	4.07	5.71	5.56	5.40	5.04	4.40
Northern Africa	4.33	4.71	4.57	4.59	4.40	3.74
Southern Africa	3.52	3.38	3.17	3.62	3.84	3.94
Western Africa	4.97	4.87	5.10	5.34	5.43	5.21
Latin America	4.57	4.21	4.01	3.86	3.56	3.06
Caribbean	3.22	3.62	3.44	3.43	3.24	2.84
Middle America	4.68	4.62	4.46	4.42	4.22	3.73
Temperate S.America	3.08	2.26	2.01	1.90	1.65	1.27
Tropical S.America	5.44	4.83	4.49	4.21	3.74	3.12
Northern America	2.29	1.80	1.33	1.45	1.47	1.19
East Asia	5.46	3.09	3.06	3.03	2.82	2.67
- China	6.84	3.15	3.17	3.32	3.29	3.25
Japan	3.36	2.37	2.29	1.95	1.29	0.87
Other East Asia	4.16	5.20	4.52	4.00	3.33	2.36
South Asia	3.37	3.91	4.01	4.33	4.47	4.27
Eastern South Asia	3.92	3.99	4.02	4.31	4.49	4.34
Middle South Asia	2.98	3.66	3.80	4.22	4.46	4.33
Western South Asia	5.80	6.12	5.74	5.22	4.50	3.63
Europe	1.78	1.80	1.52	1.45	1.36	1.19
Eastern Europe	2.33	1.69	1.73	1.68	1.48	1.28
Northern Europe	0.77	1.15	0.91	0.85	0.76	0.66
Southern Europe	2.41	2.53	2.36	2.29	2.14	1.81
Western Europe	1.73	1.69	1.08	0.93	0.90	0.78
Oceania	3.00	2.70	2.67	2.63	2.37	1.84
USSR	3.91	2.75	2.42	2.23	1.87	1.35

Source: United Nations: Patterns of Urban and Rural Population Growth, New York, 1980

Note: Middle America figures include Mexico

TABLE 3
ABSOLUTE POVERTY IN URBAN AND RURAL AREAS

Country	Economic Indicators			
	Percent Urban Population Who Are Absolutely Poor - 1980	No. People In Urban Areas Who Are Absolutely Poor - 1980	Percent Rural Population Who Are Absolutely Poor - 1980	No. People In Rural Areas Who Are Absolutely Poor - 1980
Belize	-	-	-	-
Costa Rica	-	-	-	-
El Salvador	20	280,000	32	1,088,000
Guatemala	21	546,000	25	1,175,000
Honduras	14	182,000	55	1,317,600
Nicaragua	21	252,000	19	285,000
Panama	21	-	30	-

Source: Newman & Hermanson Company: Urbanization and Urban Growth as Development Indicators in AID-Assisted Countries; PRE/H, April 1983, derived from AID Social Indicator Data File

TABLE 4
ACTUAL VERSUS REQUIRED INVESTMENT
IN NEW HOUSING¹

OVERALL SHORTFALL IN INVESTMENT
TOTAL URBAN

COUNTRY	ACTUAL (\$ millions)	REQUIRED (\$ millions)	SHORTFALL (percent)
Costa Rica	135	166	19.0
El Salvador	83	118	30.0
Guatemala	159	243	35.0
Honduras	27	59	54.0
Nicaragua	51	76	33.0

SKEW IN INVESTMENT
BOTTOM THREE QUARTILES/URBAN

Costa Rica	56	87	36.0
El Salvador	12	47	74.0
Guatemala	66	150	56.0
Honduras	9	41	78.0
Nicaragua	6	31	71.0

DISTRIBUTION OF INVESTMENT

	INVESTMENT (\$ millions)	TOP QUARTILE (\$ millions) (percent)		BOTTOM THREE QUARTILES (\$ millions) (percent)	
Costa Rica	135	79	58.5	56	41.5
El Salvador	83	71	85.5	12	14.5
Guatemala	159	93	58.5	66	41.5
Honduras	27	18	66.7	9	33.3
Nicaragua	51	45	88.2	6	11.8

Source: Abeles, Schwartz, Haekkel & Silverblatt; Boone, Young & Associates;
Basic Shelter Needs in Central America 1980-2000; USAID Office of
Housing and Urban Programs; October 1980

¹ Further investment is required to improve the existing substandard housing stock. With the exception of Honduras and Panama, such investment is negligible in all countries.

TABLE 5
 PERCENTAGE OF POPULATION WITH BASIC SERVICES

COUNTRY	WATER		SEWERAGE	
	URBAN	RURAL	URBAN	RURAL
Belize	64%	27%	5%	2%
Costa Rica	98	64	43	N/A
El Salvador	49	2	47	0
Guatemala	51	16	34	0
Honduras	50	35	43	0
Nicaragua	63	9	31	N/A
Panama	93	64	68	78

Source: PAHO, 1982

TABLE 6
CENTRAL AMERICA
PROJECTED TOTAL INVESTMENT FOR BASIC SHELTER NEEDS
AND NUMBER OF HOUSEHOLDS TO BE SERVED
BY COUNTRY, SECTOR AND TYPE OF NEED
1981 - 2000
BREAK-EVEN SCENARIO
1980 \$CA MILLIONS

COUNTRY and SECTOR	TOTAL		NEW SHELTER		UPGRADING	
	Number of Households	Investment \$CA Millions	Number of Households	Investment \$CA Millions	Number of Households	Investment \$CA Millions
CENTRAL AMERICA & PANAMA						
Total	6,308,000	16,187	3,115,000	10,480	3,195,000	5,707
Rural	3,445,000	2,365	1,613,000	1,295	1,832,000	1,070
Non-Metropolitan Urban	1,155,000	3,821	499,000	2,043	656,000	1,778
Metropolitan	1,708,000	10,001	1,003,000	7,142	707,000	2,859
COSTA RICA						
Total	617,000	3,185	306,000	2,344	311,000	842
Rural	304,000	553	105,000	286	199,000	267
Non-Metropolitan Urban	110,000	831	61,000	591	49,000	240
Metropolitan	203,000	1,802	140,000	1,467	63,000	335
EL SALVADOR						
Total	1,337,000	2,091	701,000	1,497	636,000	594
Rural	850,000	604	438,000	410	412,000	194
Non-Metropolitan Urban	206,000	350	82,000	199	124,000	151
Metropolitan	281,000	1,137	181,000	880	100,000	249
GUATEMALA						
Total	2,145,000	6,025	1,094,000	4,685	1,052,000	1,339
Rural	1,248,000	639	513,000	371	735,000	267
Non-Metropolitan Urban	312,000	1,197	154,000	788	158,000	409
Metropolitan	585,000	4,189	427,000	3,526	159,000	663
HONDURAS						
Total	1,046,000	1,708	499,000	372	547,000	1,335
Rural	552,000	205	347,000	94	205,000	111
Non-Metropolitan Urban	245,000	596	71,000	101	174,000	495
Metropolitan	249,000	907	81,000	177	168,000	729
NICARAGUA						
Total	690,000	1,386	333,000	383	358,000	1,004
Rural	315,000	252	185,000	105	130,000	147
Non-Metropolitan Urban	185,000	526	84,000	155	101,000	371
Metropolitan	190,000	608	64,000	123	127,000	486
PANAMA						
Total	473,000	1,792	182,000	1,199	291,000	593
Rural	176,000	113	25,000	29	151,000	84
Non-Metropolitan Urban	97,000	321	47,000	209	50,000	112
Metropolitan	200,000	1,358	110,000	961	90,000	397

Source: Abeles, Schwartz et al, October 1980