

LOW INCOME SHELTER STRATEGIES IN KINGSTON, JAMAICA.
SOLUTIONS OF THE INFORMAL SECTOR

BY
RUTH MCLEOD
CONSTRUCTION RESOURCE AND DEVELOPMENT CENTRE

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SISTER W

"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 soometin bout de squatter. Yuh know, yuh look out der an yuh see a man carrying 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 mison, 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, cardboad and zinc dem use fi mek a room and everybody look happy. Mi son,, der is nuttin like a roof over yuh head.

And yuh know whhat is surprising me 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. And so it goes on and on mi bwoy."

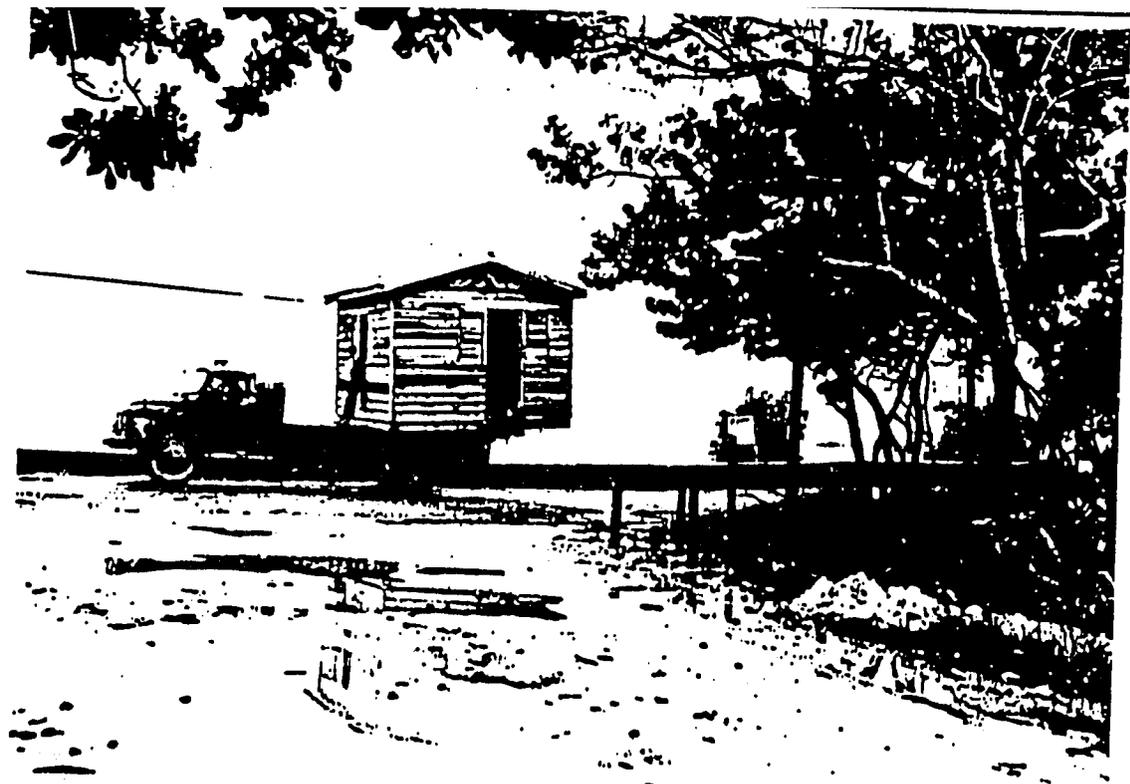
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The original mobile home

THE CONSTRUCTION RESOURCE AND DEVELOPMENT CENTRE TEAM
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The Construction Resource and Development Centre Team was composed of the following individuals.

- Ruth Mcleod - Executive Director, coordinated the project and authored the final report.
- Eleanor Wint - Consultant, coordinated the large survey and the data processing.
- Janice Perlman - External Consultant, acted as our technical advisor particularly in the area of methodology and instrument design.
- David Barker - Consultant, assisted in co-ordination of the case studies.
- Stephen Hodges - Engineer, acted as our technical advisor with respect to building materials and processes in particular and doubled as systems manager.
- Ann Hodges - Architect, did the site plans.
- Hopeton Peterson - Research Assistant, was an interviewer, did background research and accepted the responsibility for graphics.
- Mesana Desouza - Research Assistant, worked on credit systems.
- Carmen Griffiths - Administrator, handled the finances.
- Stuart King - Computer programmer.
- D. Duncan - Data entry.
- Charlene James - Secretary, did a lot of typing.
- Donald Young - Delivered all our messages and kept the copier working.

CASE STUDY INTERVIEWERS

Oneil Gardner
 Helen Gardner
 Fitzroy Williams
 Glen Millin
 Derrick Gayle
 Hopeton Peterson
 Nadeen Campbell
 Sharon Wright
 Errol Evans
 Marilyn Fagin

SURVEY INTERVIEWERS

Vivienne Bernard
 Sonia Blake
 Mary Campbell
 Vincent Campbell
 Wayne Cranston
 Eric Douglas
 Emmerson Ebanks
 Sonia Ebanks
 Donovan Embden
 Avis Gordon
 Devon Hutson
 Denva Jackson
 Vierous McIntosh
 Darcy Maxwell
 Aeon Miller
 Kenrick Osbourne
 Derrick Taylor
 Michael Reid
 Janet Rush

CODERS

Keith Gordon
 Joel Downer
 Tonette Hart
 Caren Downer
 Dexter Williams
 Claudette Grant
 Karlene Black
 Lincoln Taylor
 Janet Taylor
 Karen Roberts
 Daliah Gillings

INTRODUCTION

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During 1987 the Construction Resource and Development Centre carried out extensive research on the dynamics of informal shelter development among the low income population of Kingston. Several different methods of investigation were used. Totally unstructured interviews were held with entire households and the builders who worked with them. Structured interviews were held with household heads in order to build up in depth case studies of the shelter survival strategies of different households over extended periods of time. A major survey of 677 low income households in the Kingston area was implemented and additional research was carried out at the community and settlement levels to determine the range and form of saving and loan mechanisms that are available to the low income population outside of the formal financial system. This document constitutes an attempt to summarise the accumulated findings of these efforts to date in a form that, it is hoped, will be useful to those working at both the policy and implementation levels. In many ways the report itself constitutes a beginning rather than an end as it is neither totally comprehensive nor totally conclusive. We trust however, that it will prove as illuminating to others as its production has been for us and extend our gratitude to the staff of RHUDO, USAID Kingston, without whose backing the project would have remained a dream.

In particular we would like to acknowledge the major role that the late Sara Frankel, RHUDO's senior officer, played in the development of this work. She encouraged its development, supported its implementation and provided a critical and challenging input that acted as an important catalyst to the team who worked on it. Our major regret is that she will not be here to work with us in the future.

SUMMARY AND MAJOR FINDINGS

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Kingston, like most other cities has developed over many years, in stages. Some of this development has been formal in that it has occurred within a legal and financial framework that is considered legitimate by the society. Much of it has been informal and has occurred without any preplanning by public sector authorities, without any formal approval from these authorities and with little or no assistance from any of the formal financial institutions. These two forms of development have been spearheaded by different groups within the society. One form has resulted from the enterprise of the middle and upper classes who have traditionally been the main land owners, and the other has resulted from the creative survival and development activities of the poor who have had extremely limited access to land and the resources that are required to develop land within the formal legislative system. For the sake of convenience we can refer to the former as FORMAL development and the latter as INFORMAL development. The story of the development of Greenwich Town that follows illustrates the manner in which formal and informal development processes have often been interwoven.

THE STORY OF GREENWICH TOWN

Greenwich Town is a relatively old part of Kingston. It is located in an area of Kingston referred to as "down-town". Greenwich Town was initially established as a settlement around the turn of the century by a relatively small group of fishermen who settled in sail cloth tents near to the beach (which has since become Marcus Garvey Drive) in order to take advantage of the excellent fishing in the harbour. The fish were sold in the markets which had already been established in the core area of Kingston.

In order to provide more effective access for the higglers who purchased their fish the fisherman built the first road in that area which later became known as East Avenue. They did it with the help of the charcoal sellers who carried marl to the site using their carts and drays. The fishermen gradually replaced their sail tents with "tatoos" made of wattle and daub and roofed with thatch palm that grew in the mangrove swamps nearby. Soon the fishermen were joined by rural migrants who had come to the city in search of a living. The new migrants left the rented tatoos nearby the markets, came to the developing beach area and began to build their own tatoos and establish borders to the plots of land that they settled.

In time the Government intervened and surveyed the area that spread out either side of the new road. Plots were legally established and sold to the early occupants if they had the resources to buy them or to buyers from outside the area. It was not long before the relatively new middle classes and the merchants moved in, and brick and concrete nog houses were constructed on many of the newly established plots. Those who could not afford to buy plots either rented or moved on again seeking other land to capture.

Over the years the settlement grew steadily. However the upwardly mobile middle class soon established sufficient resources to contemplate larger plots of land and more substantial houses in areas of Kingston that were seen as more desirable. They gradually moved out, many of them renting out their Greenwich Town homes to less fortunate households. Gradually the area began to experience much higher density levels. Two families lived in a house instead of one or additional units were erected on a plot that had initially only supported a single dwelling. These additional units were rented out to other households. Gradually the area became a "low income" area. Some of the original owners remained but the vast majority only operated within the community as absentee landlords. The houses were no longer maintained and became run down. The sewage system designed for one dwelling per plot became inadequate for the increasing residential density, as did the water supply.

With the outbreak of violence in the late seventies landlords became scared of going into the area to collect rent and many of them effectively abandoned their properties apart from retaining their title of ownership. With the development by Government of Western Kingston and particularly, Denham Town during recent years new interest in the community arose on the part of landlords. The residential properties that had been allowed to run down but which provided considerable numbers of poor people with shelter began to appear as commercially interesting propositions again. Suddenly properties came on the market and commercial interests from outside the settlement began to buy them up, not for residential use but for industrial and commercial use. The tenants began slowly to be squeezed out without any alternative accommodation being available. Some of them moved to the hills around Kingston and built tatoos and established plots which they began to develop. The process begun by the fishermen at the turn of the Century began all over again in the 1980's in another peripheral area of the City as part of the on-going process of Kingston's development.

BACKGROUND

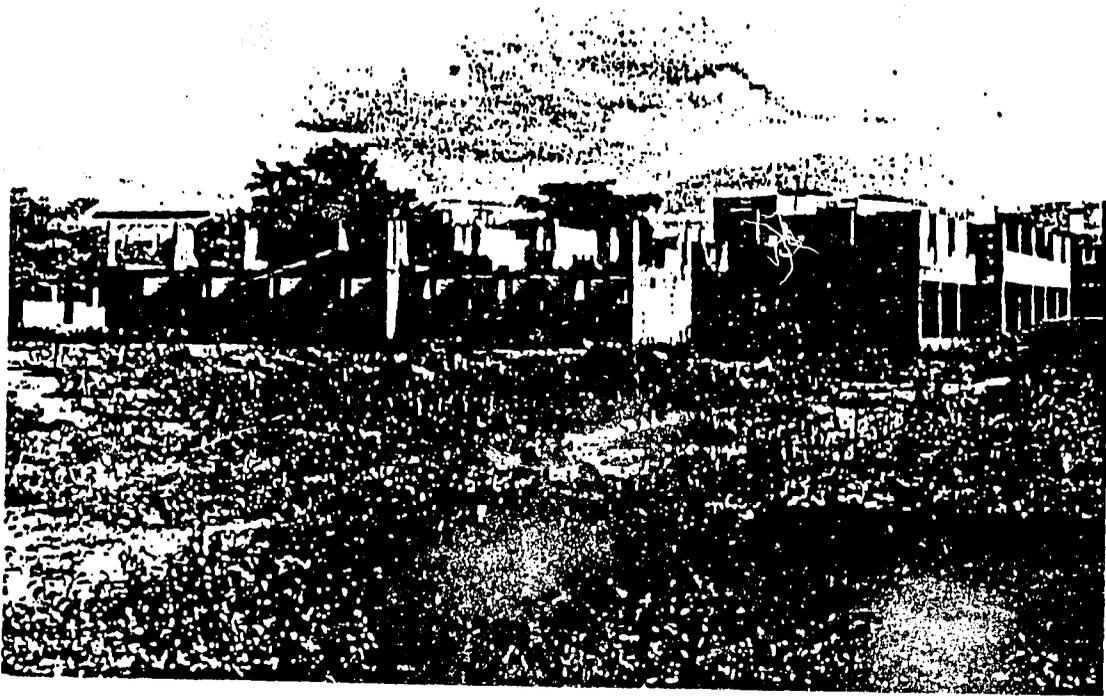
Informal land development is nothing new in Jamaica. In fact it is the traditional means by which low income households have provided shelter for themselves in the post-emancipation period. Housing interventions made by successive governments have reached a limited number of low income households but their impact has been minimal when compared to the vast range and degree of shelter development that has taken place as a result of the efforts of poor people themselves. Most of the activities that have resulted from these efforts have been considered illegal by the formal sector which has nevertheless proved almost as incapable of controlling them as it has proved unable to deliver housing to the people that need it most.

Less than 10% of the households interviewed during this study were living in housing that had been government-sponsored and less than 7% indicated that they had ever personally received assistance from government with respect to the provision of land, housing or water. At the same time analysis of housing figures in the census of 1970 and the census of 1982 have shown that close to 70% of the housing built between one census and the other was built as part of the informal development process.

The single most important constraint in the struggle to develop adequate shelter for and by the low income population has been and continues to be the degree to which the low income population has legal and longterm access to land. Unfortunately the significance of this constraint has often eluded government authorities who have become sidetracked into programmes that have used scarce resources to not only provide land but also construct dwelling units that people could have built for themselves. This has largely resulted from the tendency of politicians in power to deliver housing as a reward to their closest supporters.

Within the urban areas low income housing has become a significant means of providing pay-offs within the patronage system that characterises Jamaican partisan politics. In fact, if you are a low income person who does not have significant links to the system of political patronage either through employment in Government service or through residence in the constituency of a politician with power and influence, it is almost impossible to benefit from low income housing interventions that are initiated by Government authorities. Your only realistic alternative is to develop your own housing solution.

The main focus of this study has been on the shelter strategies currently used by low income households in Kingston. These can basically be summarised into nine types of strategy which are summarised below together with comments on the constraints that exist which may make the option a difficult one to pursue, the advantages and disadvantages of the option, and the potential that each option has for interventions by government authorities.



Government low-income town houses abandoned prior to completion due to change of party in power.

A SUMMARY OF THE MAIN SHELTER OPTIONS AVAILABLE TO LOW INCOME HOUSEHOLDS

1. BUY LAND AND DWELLING

CONSTRAINTS :

Unaffordable to most households.

ADVANTAGES :

Long term security of tenure allowing for upgrading over time as long as space is adequate. Can be used as security for credit for income generating activities. Potential to earn income as landlord.

DISADVANTAGES :

Expensive drain on limited resources. May mean less access to income generating base, higher transportation costs and less access to urban services due to location.

INTERVENTION POTENTIAL :

Extremely limited because of costs involved if cost recovery is an aim. Main intervention needs to be targetted at efforts to strengthen income generating ability.

2. BUY LAND AND BUILD DWELLING

CONSTRAINTS :

Land unaffordable on open market.

ADVANTAGES :

Long term tenure security allows for incremental building as resources become available. Cheaper than outright purchase of dwelling and land. Can be used as security for credit for income generating activities. Potential for earning income as landlord.

DISADVANTAGES :

Expensive. Major drain on limited resources. May mean less access to income generating base, greater transportation expenses and less access to urban services due to location.

INTERVENTION POTENTIAL :

Considerable on basis of sites and minimum service model using government land. Intervention potential already recognised in shelter strategy. However, political pressures likely to continue to restrict equitable distribution of benefits.

3. MOVE TO FAMILY LAND AND BUILD DWELLING

CONSTRAINTS :

No land available. Land not within reach of income generating markets.

ADVANTAGES

Long term tenure security. No costs involved in purchase of land. Building can take place incrementally as resources become available.

DISADVANTAGES

Limits on use of land and little potential for individual sale or use for security for credit for income generating expenses. Vulnerability to family disputes.

INTERVENTION POTENTIAL

Some on basis of build-on-own land scheme and home improvement schemes. Limited by numbers of people having access to family land in Kingston.

4. LEASE LAND AND BUILD DWELLING

CONSTRAINTS :

Few landlords prepared to lease land for residential use in Kingston and little land has been made available by government on this basis. Leasehold property not accepted as basis for water connections.

ADVANTAGES :

Provides long term tenure security without requiring an initial outlay or deposit which many people cannot afford. Allows for construction of dwelling incrementally over extended period of time. As long as lease period is long enough provides a basis for significant investment by household in construction of safe dwelling.

DISADVANTAGES :

Less secure than freehold property in long term. Not acceptable as security for credit for income generating activities.

INTERVENTION POTENTIAL :

Excellent, if government-controlled land is allocated for the purpose and if leaseholdings can be recognised as a valid basis for security on credit extension.

5. RENT DWELLING FROM PRIVATE LANDLORD

CONSTRAINTS :

Extremely difficult to find and unaffordable to many households as a result of contraction of supply.

ADVANTAGES :

Allows households to live in "desirable" areas and to have access to income generating markets. Involves no long term financial commitment.

DISADVANTAGES :

Expensive. May be a major drain on resources and lower or prohibit saving and investment.

INTERVENTION POTENTIAL :

Some, particularly in area of disaster mitigation and improved safety, through provision of financial incentives to landlords.

6. RENT DWELLING FROM GOVERNMENT

CONSTRAINTS :

Little accommodation of this kind available. Access requires contacts in the political patronage system.

ADVANTAGES :

Extremely cheap or free. Allows access to other benefits of the political patronage system particularly if your party is in power.

DISADVANTAGES :

Usually means living in a "ghetto" environment with associated stigma and risks of political violence. Entails ongoing vulnerability to political leadership of the area.

INTERVENTION POTENTIAL :

Limited in current environment if rental status is maintained and if any cost recovery at all is required. Granting of leasehold tenure however, might provide basis for household investment in improvements.

7. LIVE RENT FREE IN ABANDONED PRIVATE PROPERTY

CONSTRAINTS :

Limited availability. Access requires agreement of other tenants.

ADVANTAGES :

No direct cost. Allows for saving.

DISADVANTAGES :

Usually involves living in slum conditions with poor access to utilities and all associated pressures of ghetto living.

INTERVENTION POTENTIAL :

Considerable if existing legislation is activated. Abandoned property, if taken over by Government, could be leased to existing tenants. Tenure security would lay basis for direct household investment in improvements.

8. SHARE DWELLING OF FRIEND OR RELATIVE

CONSTRAINTS :

Little space left for extended periods of sharing. Many households already doubled-up.

ADVANTAGES :

Cheap

DISADVANTAGES :

High density living and over stretching of available space and resources,

INTERVENTION POTENTIAL :

Limited. Perhaps households that can provide evidence of doubling up could be targetted for priority intervention in other areas.

9. CAPTURE LAND AND BUILD DWELLING

CONSTRAINTS :

Little safe land available within reach of income generating markets. Some squatting land controlled by political interests that must provide backing. Some initial resources required to establish a claim.

ADVANTAGES :

Inexpensive. Allows for self design and construction of dwelling as resources become available and household requirements change. Often allows for larger plots than other options which in turn enables animal husbandry and small scale farming. May offer the potential for claim to long term tenure security particularly if the land is owned by government and households operates within a community that is "organised". May offer potential for earning income as landlord.

DISADVANTAGES :

Access to land may be extremely insecure prohibiting the level of investment in a dwelling that is required to ensure safety. The site of the plot itself is likely to be located on marginal land and may be vulnerable to the effects of natural hazards. Households may be vulnerable to pressures of political activists. Access to utilities and urban services likely to be poor. Status as "illegal" residents.

INTERVENTION POTENTIAL

There is considerable potential for intervention in this area. Much of it has already been recognised and acted upon by government with the implementation of squatter upgrading programmes. Regularisation of tenure through freehold or leasehold arrangements, installation of minimum services, extension of technical assistance for building, water storage and disaster mitigation, and support and assistance in the formation of community organisations that can articulate the interests of

the settlement are the most important areas of intervention.

FACTORS EFFECTING CHOICE OF OPTION

There are many factors that influence which shelter option a household can and does take at any given time. Previous dwelling history, the location of friends and relatives, the type of household, its size and stage of development, the degree to which the household is integrated into the political patronage system, the source of the household's income and the access to land that members of the household have are just some of them. Because of this complexity of variables it is difficult to determine a simple means by which a household's behaviour can be predicted with respect to shelter. However, some of these variables have more influence than others.

TYPE OF HOUSEHOLD

The study found that the type of headship of a household was an important influence on the shelter options selected largely because of the variations in resources that were available to female-headed (FH), male-headed (MH) and joint-headed (JH) households. FH households accounted for over 41% of the households surveyed and not only had fewer resources but also a greater dependency burden than other types of households. They were more likely to be trapped in the rental market which minimised their capacity to save and hence their ability to escape from the effective poverty trap in which many of them were caught. JH households, on the other hand, were able to mobilise higher levels of resources and were much more likely to take advantage of the opportunities that participation in the informal development process can provide.

PRESENT LAND TENURE STATUS

Existing land tenure of respondents was found to have a considerable influence on their projected shelter plans. Squatters and owners of land proved far more likely to have plans to upgrade their dwellings and were less likely to want to move from the area in which they were located. Those who were renting or living rent free expressed quite different aspirations and hopes and showed evidence of a far greater desire to move. The existing land tenure of respondents was clearly related to the areas in which they lived with ownership and squatting levels being far lower in the older parts of the city where land tenure and use patterns have been established for far longer than is so in the more peripheral areas where there is still some room for flexibility in the use to which land is put.

SOURCE OF INCOME

Less than 40% of the household heads interviewed were formally employed. Formal employment is effectively a prerequisite for accessing benefits available through the formal financial institutions and it was therefore scarcely surprising to find that so many households had chosen informal rather than formal options. The source of a household's income has an important influence on its members' preferred residential location because the location often determines the degree to which they can access the markets in which their income is generated. Their source of income also strongly influences their saving and investment patterns. Erratic and unpredictable flows of income tend to preclude long term investment strategies and to create a prioritised focus on short term investments that allow for a rapid turn around on scarce cash. As housing improvement generally constitutes a long term investment this has important implications for self financed home improvement. If investment in housing however can contribute to a household's capacity to

generate income, it will be prioritised as is the case when an extra room is added to a dwelling and rented out.

CAPACITY TO BUILD

Just over 16% of the sample had built their own dwelling. If a household is to take the building option it must be able to mobilise affordable materials and labour. The means by which this is done within the informal building process varies significantly from that typical of the formal system. The use of second-hand and recycled materials play a major role in minimising building costs as does the use of family and shared labour. In general informal building costs amount to one fifth or less of those associated with "legal" construction.

There are informal builders who specialise in the construction of dwellings from recycled materials using both traditional and modern techniques. These builders constitute an important human resource within low income settlements and can play a pivotal role in interventions that seek to strengthen the capacity of low income settlements to construct their own dwellings.

DYNAMICS AT THE SETTLEMENT LEVEL

The typology of shelter survival options described above summarises the strategies that were identified during the study as operating at the household level. However shelter interventions of any scale usually require more than a household focus and must be considered at the level of the settlement as a whole. Given that the households within most low income settlements are not homogenous it cannot be assumed that the intervention that will suit one household will necessarily suit another and the choice of intervention at the settlement level presents problems because of this diversity. Which interventions will not only benefit individual households but the settlement as a whole?

In an ideal situation the settlement is represented by community groups and leaders who are considered legitimate by the individual households and who can identify and articulate the needs and priorities of the settlement. However, as this study found, the relationship between households and their representatives, leaders and organisations is more often assumed than actual. Few households showed evidence of relying on community based organisations or representatives for support or assistance although many of them wished they could. This has important implications for the implementation of Jamaica's new shelter strategy which places considerable emphasis on the potential role that community based organisation (CBOs) and non-governmental organisations (NGOs) will have to play. If they are to play the role foreseen there will have to be considerable inputs to enable them to operate more effectively at the household and settlement levels on matters related to shelter, and the distinction between CBOs and NGOs and their respective roles will have to be made much clearer.

To a certain degree these inputs can be provided by government agencies. However the political implications of organisation at the community level will place limits on the degree to which government agencies can intervene directly in low income areas which are not strongly allied to the Party in power. If a more equitable distribution of shelter-related benefits is to be considered an emphasis should probably be placed on supplying the kind of inputs required by CBOs through appropriate NGO's that can operate at a national level. These NGOs should be in a position to maintain effective political "neutrality" and work in conjunction with government but maintain an independent credibility. The use of NGOs and CBOs can provide a mechanism for communication with

a settlement and for coordination and implementation of shelter related interventions. However the form of intervention that will be appropriate within one settlement may not be appropriate within another. If an intervention is to be made that is focussed on strengthening the ability of low income households to help themselves then it will be important to identify the degree to which they are already doing this through an informal development process. This study found that the degree of divergence between household ownership of dwellings and household ownership of the land that they occupied within a given settlement was a good indicator of the rate at which informal development activity was taking place within the settlement. In new squatter settlements for instance there is a divergence rate that approaches 100% with all the households owning the dwellings they live in but none of them owning the land. As the settlement matures some of the squatters rent out units to other households and a smaller percentage of the total units are owned by the people who live in them. The divergence rate can be measured using the following formula.

$$\frac{\text{No. owner occupied dwellings} - \text{No. owner occupied plots}}{\text{No of plots}} \times 100$$

In areas where there are high levels of renting the divergence rate will be small. This will also be so in areas where there are large numbers of households living in accommodation rent free because landlords have abandoned their property. In these cases the amount of informal building activity taking place is likely to be small because the land ownership patterns are not only established but the manner in which the land is used is also well established.

In the more peripheral settlements however although the land ownership is established the use of the land is not and rapid and extensive informal development activity is not only feasible but often advisable because it allows squatters to lay down a form of "claim" on the land. It is the level of informal development activity that takes place that determines how visible, and often, how effective this claim will be. For example, the size of the plot that a squatter captures will be determined by two key factors namely, the amount of accessible land that has not already been claimed, and the resources that the squatter has to develop the land.

The first squatter to arrive on a piece of land can pick whichever spot they want, build the size of unit they can afford and fence off the amount of land they can use for animal husbandry, farming and so on. As their resource base grows they can expand the size of their plot to accommodate more goats, banana trees, and so on. The second squatter can move onto any piece of land that the first has not visibly claimed and expand their plot size in the same way as the first. By the time several squatters have arrived however the amount of available land is shrinking and the choices of site and size are more restricted. If your resource base is fairly slim you may not be able to capture the size of plot you would like because you cannot afford to develop that amount of land and the land that is not developed is basically considered "up for grabs".

The level of informal development activity in newly established squatter settlements (i.e. established in the last ten years or less) is so high that they can probably be most aptly described as "frontier settlements". It is in these areas that interventions focussed on regularisation of land tenure through the provision of affordable freehold or long term leasehold tenure are likely to have the most dramatic impact and the greatest multiplier effects because the populations in these areas have already committed themselves and

their resources to the informal development process.

The inner city areas are likely to prove more problematic not only because of the existence of longstanding patterns of land ownership and use but also because of the social and political adaptations that have taken place within the resident population as a result of them. A generation of youth that have grown up with the "freeness mentality" that the increasingly powerful political patronage system has fostered is unlikely to respond positively to an intervention strategy that requires real investment on the part of households that have lived rent free for years. The intervention strategies in these circumstances will have to be very different from those that might be appropriate in the frontier settlements.

MOST URGENT PRIORITIES

The physical and economic vulnerability of Kingston's low income population is an expression of poverty. Ultimately only increased incomes and a more equitable distribution of resources will allow this vulnerability to be overcome. However potential areas of intervention exist that are shelter-specific and that could have a major impact on the quality of life experienced by low income households.

The most urgent requirement in terms of intervention priorities is the development of a consistent and comprehensive land policy which will allow low income households to have long term, secure access to land in safe locations.

The second most urgent requirement is the development of a policy framework that will allow low income households far better access to safe water supplies.

The third priority relates to the extension of information and assistance that will enable low income households and settlements to strengthen their ability to withstand the effects of natural hazards to which they are particularly vulnerable.

The purpose of this study however, was not to devise nor recommend intervention policies or strategies. Rather, it was to explore and clarify the dynamics of the informal development process spearheaded by low income households in order that decisions regarding intervention at the household and settlement level could be made on a more informed basis. The main findings of the study in this regard are summarised in the remaining pages of this brief introductory summary.

MAJOR FINDINGS OF THE STUDY

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In this section of the report some of the major findings of the study are presented. The findings are presented in the order in which they are discussed in the main body of the report and numbered accordingly.

FINDINGS WITH RESPECT TO KINDS OF HOUSEHOLDS AND OCCUPATIONAL BASE

3.1 Households within the sample were classified by type. The following distribution was found :

41.2% were female-headed
16.6% were male-headed
42.2% were joint-headed

3.2 Female headed households were found to be responsible for more dependents than other kinds of household. This was measured by means of an earners index in which the index score was calculated according to the following formula :

$$\text{Index score} = \frac{\text{Number of non-earners}}{\text{Number of earners}} \times 100$$

Female headed households had a mean earners index score of 206.512 (median 166.667).

Joint Headed Households had a mean earners index score of 178.077 (median 150).

Male Headed Households had a mean earners index score of 166.830 (median 100).

3.3 Less than 40% of the respondents were formally employed.

FINDINGS WITH RESPECT TO MOBILITY, LOCATION AND DENSITY

- 4.1 Levels of mobility were relatively low with more than 60% of respondents having moved three times or less during their time in Kingston.
- 4.2 80.2% of respondents had moved to their present location from somewhere else in the City and 14.9% had come from the rural areas.
- 4.3 77% of respondents indicated that it was friends and relatives who helped them find the residence they were currently occupying.
- 4.4 Only 14.5% had been in their present dwelling two years or less and fully 64% had been in their present dwelling for six years or more.
- 4.5 Female heads of households tend to have higher mobility rates than other kinds of household heads.
- 4.6 55.5% of the sample live in mixed development areas.
- 4.7 68.2% of the households depend on some form of communal as opposed to private yard space.

- 4.8 Only 50% of dwellings occupied their own private yard space. This contrasts with an all Jamaica figure of 85% used in the recent Housing Needs Analysis. (Jones 1987) .
- 4.9 Nearly 41% of the households had five or more people in them. The mean household size for Jamaica is generally held to be 4.2.
- 4.10 62% of households lived in one or two rooms.
- 4.11 54.7% of respondents indicated that they had no room to expand their dwelling any further.

FINDINGS WITH RESPECT TO TENURE

- 5.1 14.5% of the survey sample were unsure of their land tenure status and 56% had no idea who owned most of the land in the area around them.
- 5.2 50.8% or approximately half of the total sample proved to be renting. If those who are leasing are added to this group the tenancy percentage sums to 57%.
- 5.3 Over one fifth of the sample were currently owner occupiers of land . Nearly as many respondents who were owners owned with other members of their family as did on an individual basis.
- 5.4 6% of the sample were squatters on land.
- 5.5 Ownership levels are higher for dwellings than for land, reflecting the common pattern among those who lease, squat and live free, of occupying self constructed dwellings. The degree to which they are higher gives a good indication of the degree to which a settlement can be considered to be undergoing an "informal" development process.
As a rule of thumb , IN SITUATIONS WHERE LEASE LEVELS ARE LOW, THE DEGREE TO WHICH A SETTLEMENT IS DEVELOPING INFORMALLY RATHER THAN FORMALLY CAN BE DETERMINED BY THE DEGREE TO WHICH DWELLING OWNERSHIP DIVERGES FROM LAND OWNERSHIP.
- 5.6 A smaller percentage of Female headed households owned their land than Male or Joint headed households while a larger percentage rented.
- 5.7 11.7% of respondents indicated that they owned land elsewhere. FH households were the least likely households to own land or a dwelling elsewhere and they were also the least likely of the households to be in the process of purchasing land or a dwelling elsewhere.
- 5.8 77% of those who were leasing land and 67% of owners had lived more than ten years in their present dwelling as compared to only 22% of renters.
- 5.9 78.5% of respondents said that they did not fear being evicted. Only 18.5% of respondents expressed eviction concern. 49% of squatters, 25% of renters and 18% of lessors felt that they were in danger of eviction.

- 5.10 There is nearly as strong an intention to upgrade on the part of squatters as there is on the part of owners and those occupying family land.
Renters have the least interest in upgrading and those living free also have a low propensity to improve their current dwelling.
- 5.11 Of those that were not planning to upgrade their dwelling 64.5% of the renters gave their present land status as the reason .
- 5.12 40.6% were interested in buying the land they were currently occupying. Of these 54% were renters or leasers.
- 5.13 There was very little interest expressed from any of the tenure groups in buying land with others in the building, the yard or the community where they lived. However 73% of respondents who were interested in buying the land indicated that they would be happy to buy with other members of their family.

FINDINGS WITH RESPECT TO THE DWELLING

- 6.1 The most prevalent walling materials were as follows :

Wood	20.7%
Concrete nog block and steel	30.7%
	41.9%

- 6.2 96% of dwellings had roofs sheeted with corrugated galvanised steel known locally as "zinc".
- 6.3 When heads of households assessed the vulnerability of the dwelling they were currently living in the greatest concerns overall were vulnerability to fire (39.4% gave a poor or dangerous assessment), leakage (36.3% poor or dangerous) and theft (35.3% poor or dangerous).
- 6.4 50% of squatters cited lack of cash rather than present tenure status as their main reason for not upgrading with only 23% citing tenure status.
- 6.5 Respondents in the peripheral areas showed by far the greatest intention to upgrade their dwelling. Overall, approximately 70% of respondents in Zone 4 were planning to upgrade as compared to 30% in Zone 3, 25% in Zone 2 and only 5% in Zone 1.

FINDINGS WITH RESPECT TO BUILDING PROCESS

- 7.1 Overall, just over 16% of the sample interviewed had built their own dwelling.
- 7.2 75% of respondents who had built for themselves indicated that they had built their house "little little" over a considerable time with most people building one room first. A small number had built two rooms straight away.

- 7.3 63% of respondents said that they had designed the house they built themselves. 20.4% said another member of the family had designed it and 13.9% used a contractor to do the design.
- 7.4 37% of those that had built their own house indicated that the house had been built with their own labour. A further 30% indicated that family labour had been used. 31.5% had used friends' labour and 20.4% had used one or more artisans. 25% had used a contractor. This illustrates the high self-help component of the informal building process.
- 7.5 A considerable second-hand material and housing market exists which contributes to lower costs in the informal development process than those that occur within the formally sanctioned development process.
- 7.6 Current prices for a two room unit built within the informal sector range from J\$2,000 to J\$10,000 depending on the material used and the size. Informal sector builders are building at 20 to 25% of the cost of the formal sector and many of them are building at considerably less cost than this.
- 7.7 There is a deskilling process taking place within the informal building sector with few "apprentices" being trained by the older artisans due to the impact of the formal market and the formal vocational training system.
- 7.8 Only 13% of the people who had built their own house had borrowed in order to do so.
- 7.9 When improvements are made to the dwelling a priority is generally placed on the construction of more room space. The next priority is painting with the third being security either in the form of installation of grills or of fences.
- 7.10 The main limitation experienced by households who would like to upgrade is the lack of adequate land space. 54.5% of respondents indicated that they had no room to further expand their dwelling.
- 7.11 89% of respondents indicated that they had not taken any steps to safeguard their dwelling against hurricanes.
- 7.12 When asked where they would go in a hurricane 83% indicated that they would stay where they were.

FINDINGS WITH RESPECT TO WATER AND SEWAGE

- 8.1 Over 90% of the respondents obtain water from the public water supply system in some manner or other.
- 8.2 A total of 34.6% of the respondents had piped water into their yards only.
- 8.3 29.3% of the overall sample shared their water source with more than 25 other persons.
- 8.4 Over 30% of the sample share their bathing facility with other households

- 8.5 There were relatively low levels of response to questions about toilet use. However of those that did provide information, 45% of respondents came from households which relied on toilets used by sixteen people or more. 42.1% of the sample indicated that they shared toilet facilities with at least one other household.

FINDINGS WITH RESPECT TO SOCIAL INFRASTRUCTURE

- 9.1 75% of the respondents indicated that they had no individual or organisation to whom they would turn for help if they found themselves in trouble. Those who did give a name tended to give the name of their local Member of Parliament or a private individual who had some stature within the local community.

FINDINGS WITH RESPECT TO EXPENDITURE

- 10.1 Overall the levels of expenditure on shelter were found to be remarkably low leading us to suspect that the proportion of disposable income that is available for shelter is far less than that currently used in the design of many of the government's shelter related interventions.
- 10.2 76% of households spend \$25 or less on shelter each week.
- 10.3 Food is the major item of expenditure for low income households. In the sample as a whole 61.3% spent \$100 or more per week on food.
- 10.4 Despite the fact that the majority of the sample should be eligible for food stamps only 19.7% reported ever having received them.
- 10.5 14.3% of respondents indicated that a child in their household had gone to bed hungry in the last month.
- 10.6 16 households indicated that at least one member of the household had been admitted to hospital for malnutrition.
- 10.7 Only 13.6% of respondents indicated that they were saving \$50 or more per week.
- 10.8 There were clear differences between different kinds of households with regard to savings. A higher percentage of FH households than other households were saving nothing at all and a much smaller percentage were saving over \$50 per week. It was, in fact, the MH households that appeared to be doing best.
- 10.9 53.1% of FH Households indicated that they would spend "windfall" money on income generating activities focused on informal selling as compared to only 31.9% of JH Households.
- 10.10 Overall 61.3% of respondents indicated that they would spend "windfall" money on income generating activities of some kind and 19.6% indicated

that they would spend the money on improving the condition of their housing.

- 10.11 71% of FH households indicated a preference for income related expenditure of "windfall" money as compared to 58% of MH households and 53% of JH households.
- 10.12 FH households show considerably less evidence of investment in domestic assets than JH or MH households.
- 10.13 52% of households had a television. 81% had a radio.

FINDINGS WITH RESPECT TO SAVINGS

- 11.1 Overall, it was found that nearly half the respondents were not saving at all. It was also found that there were some variations in saving patterns between different kinds of household with JH households showing much higher saving levels. 46% of FH households were savers, as compared to 55% of MH households and 57% of JH households.
- 11.2 The most prevalent form of saving was the commercial banking system with 56% of savers favouring its use. Ranking not far behind however, is the partner system which is used by 33% of the savers. The partner system is rather more popular with FH households than with MH or JH households and this is particularly true of partners where the banker is based in the community rather than at the work place. Credit Unions rank third as a choice among savers overall though they are almost as popular as the partner system for MH households. Building societies appeared to be the least popular means of saving with only 4% of savers reporting that they used them. JH household seem to be more likely to use them than either MH or FH households.
- 11.3 One of the feature that respondents require of a saving system is that it should provide a disciplined framework for saving.
- 11.4 Only 18.7% of the respondents indicated that they had ever taken out a loan and the percentage was substantially lower in the case of FH households. While 22% of MH Households and 23% of JH Households had taken out loans this was so of only 13% of FH Households.
- 11.5 The main reasons that loans had been taken out were for home improvement or for building or purchasing a house.
- 11.6 The vast majority of loans were for five thousand dollars or less.
- 11.7 The largest group of loans were from the credit unions. Banks proved the second most popular with building societies coming next. The NHT was noticeably insignificant as a lender to households in the sample.
- 11.8 The most common reason given for not having taken out a loan was fear of being unable to repay it. The next most popular reply was given by those who simply indicated that they were "not borrowers". The third largest group of respondents was made up of those who said they did not have

access to the collateral that would be required for a loan.

FINDINGS WITH RESPECT TO PREFERENCES

12.1 The factor cited most frequently as things that respondents disliked about the area they lived in were :

Violence
Flies
Pollution
Garbage
Rats

Violence was given as a major dislike by respondents in nearly all the areas surveyed.

12.2 The most frequently cited improvements wanted were :

a community centre
improved security
street paving
play areas
water supply
a community organisation

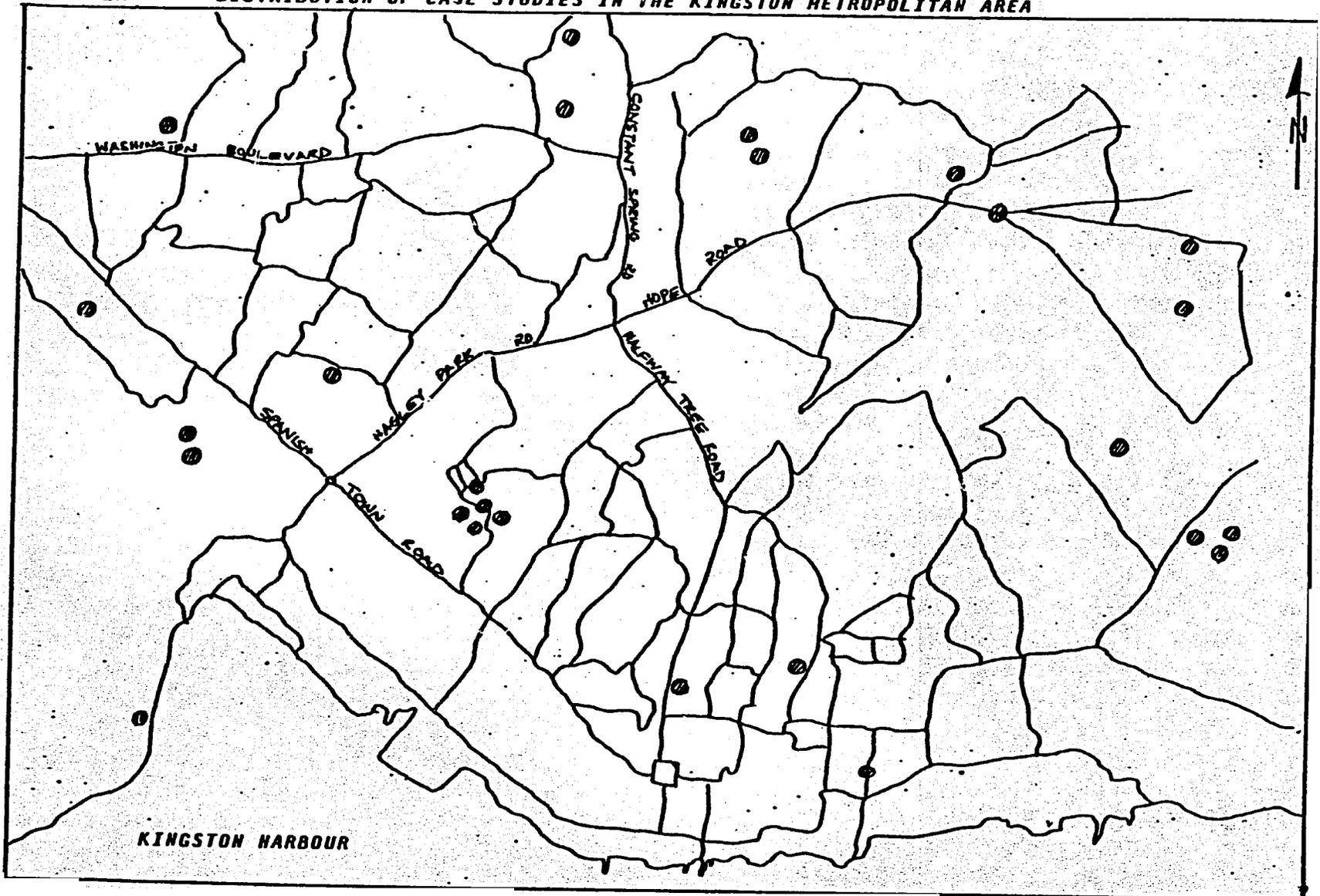
12.3 Overall, 64% wanted to move out of their current dwelling and 59% wanted to move out of the area.

12.4 65.2% were interested in owning their own land within a one hour bus ride of their current dwelling.

12.5 34.7% said they did not know whether they would be interested in participating in a sites and service scheme. 27.8% said they would not be interested and 37.5% indicated that they would be interested.

12.6 35.0% of the sample indicated that they would be interested in participating in an upgrading scheme. 27.9% said that they would not and 36.9% said that they did not know.

FIG. 2A DISTRIBUTION OF CASE STUDIES IN THE KINGSTON METROPOLITAN AREA



the research team and advisors drawn from the focus group of the national IYSH committee. These strategies covered the following areas :

- . Credit
- . Land
- . Infrastructure
- . Technical information dissemination
- . Income generation
- . Building Materials
- . Tools and equipment
- . Zoning and standards

The questionnaire was pretested and modified in some areas. In particular a number of additional questions relating to credit were added. The instrument was then applied to a sample of 677 households within the KMA which were selected using a method of proportionate random sampling based on special areas used by the Statistical Institute of Jamaica for census purposes. These households represent a population of 67,700 households, a number almost twice the size of an acceptable sampling fraction. The Kingston Metropolitan Area (KMA) as defined by this study includes Bull Bay/ Nine Miles and the newly established fishing outpost at "Causeway". The area considered is represented in Map #2B.

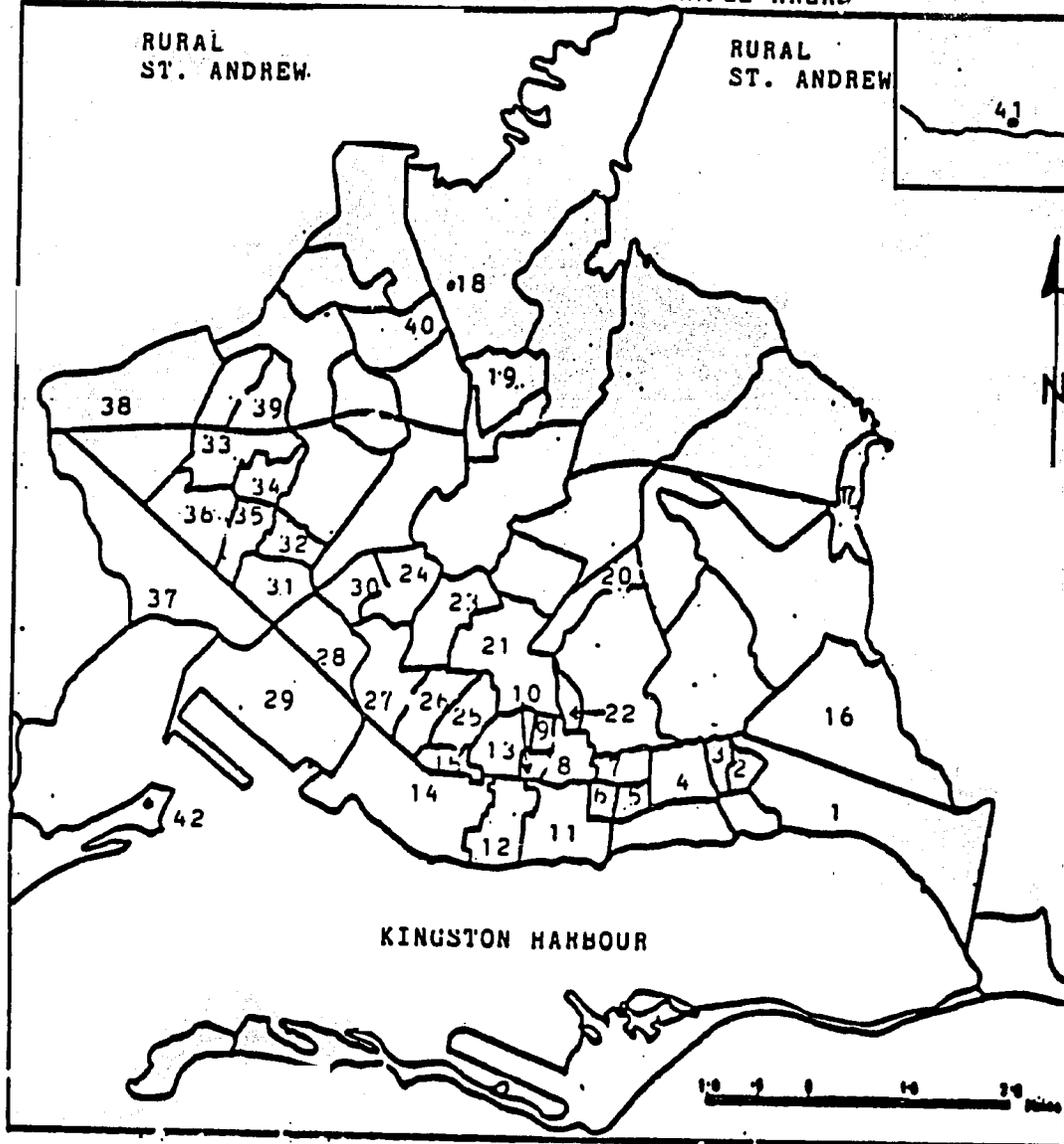
During the 1970 and 1982 censuses the Statistical Institute of Jamaica designated groups of enumerations districts into special areas. The entire KMA was divided up into special areas which approximate recognised neighbourhoods within the City. The degree of homogeneity within these special areas varies somewhat, particularly due to variations in the physical size of the areas and the random pattern of residential development in some parts of the City. In order to ensure that the areas selected could be reliably treated as low income Town Planning maps were overlayed with maps drawn from previous studies of the KMA (NPA Urban Growth 1978, The Situation of Women, Children and Youth, UNICEF 1981) which sought to focus on low income neighbourhoods. Maps used included those focussing on :

- land use
- population density
- health facilities
- educational facilities
- %age of dwellings without water supply
- %age of dwellings without electricity
- male unemployment
- female unemployment

Following this exercise , the areas selected were reviewed by advisors within the Ministry of Housing and the Urban Development Corporation and 42 areas were finally selected for sampling.

The number of households to be interviewed in each areas was determined on a proportional basis using 1982 population data. With the help of a numbered grid, starting points for interviewers were then randomly identified using random number tables, as was the direction that the interviewers should follow. Every twentieth head of household was then selected in that direction and interviewed. If he/she was not there the interviewer merely continued selection in the required direction.

FIG. 2B. MAP OF KINGSTON SHOWING SAMPLE AREAS



- | | | |
|----------------------|------------------|---------------------|
| 1. Henneck Lodge | 14 W. Downtown | 27 Whitfield Town |
| 2. Johnson Town | 15 Denham Town | 28 Delacree Pen |
| 3. Norman Gardens | 16 August Town | 29 Greenwich Town |
| 4. Rollington Town | 17 Hope Tavern | 30 Boucher Park |
| 5. Newton Square | 18 Cassava Piece | 31 Cockburn Gardens |
| 6. Passmore Gardens | 19 Frants Pen | 32 Waltham Gardens |
| 7. Franklin Town | 20 Swallowfield | 33 Balmagie |
| 8. Campbell Town | 21 Cross Roads | 34 Seaward Pen |
| 9. Allman Town | 22 Woodford Park | 35 Tower Hill |
| 10. Kingston Gardens | 23 Kencot | 36 Penwood |
| 11. E. Downtown | 24 Richmond Park | 37 Riverton City |
| 12. C. Downtown | 25 Jones Town | 38 Patrick City |
| 13. Fretcher's Land | 26 Trench Town | 39 Maverly |
| | | 40 Whitehall |
| | | 41 Bull Bay |

The following list gives the names of the areas in which interviews were carried out together with the numbers of household heads interviewed.

Code No.	AREA	No. households interviewed
1	Rennock Lodge	12
2	Johnson Town	8
3	Norman Gardens	5
4	Rollington Town	19
5	Newton Square	7
6	Passmore Gardens	14
7	Franklin Town	11
8	Campbell Town	5
9	Allman Town	9
10	Kingston Gardens	2
11	E. Downtown	31
12	C. Downtown	9
13	Fletcher's Land	15
14	W. Downtown	28
15	Denham Town	10
16	August Town	19
17	Hope Tavern	14
18	Cassava Piece	3
19	Grants Pen	18
20	Swallowfield	7
21	Cross Rds	19
22	Woodford Park	7
23	Kencot	20
24	Richmond Park	13
25	Jones Town	23
26	Trench Town	20
27	Whitfield Town	45
28	Delacree Pen	33
29	Greenwich Town	20
30	Boucher Park	14
31	Cockburn Gardens	25
32	Waltham Gardens	13
33	Balmagie	24
34	Seaward Pen	11
35	Tower Hill	15
36	Penwood	15
37	Riverton City	7
38	Patrick City	47
39	Maverly	15
40	Whitehall	22
41	Bull Bay	18
42	Causeway	5

Interviewers were selected from graduates of the Social Work Programme at the University of the West Indies in the case of the large survey and from the UWI Geography Department in the case of the initial thirty three case studies. Extensive training was provided for both sets of interviewers.

Administration of the questionnaire took just over two months. There were some delays due to political tension arising from rumours of impending elections in some of the areas and a number of interviewers were unable to carry out interviews due to the fact that they were teachers who were involved in the resitting of the Common Entrance Exam by students in some schools where cheating was reputed to have taken place. The interview refusal rate was comparatively low with approximately 5% of the household heads in Patrick City refusing to be interviewed. In general these represented the better off households. Refusal by better off households also occurred in a small number of the case studies.

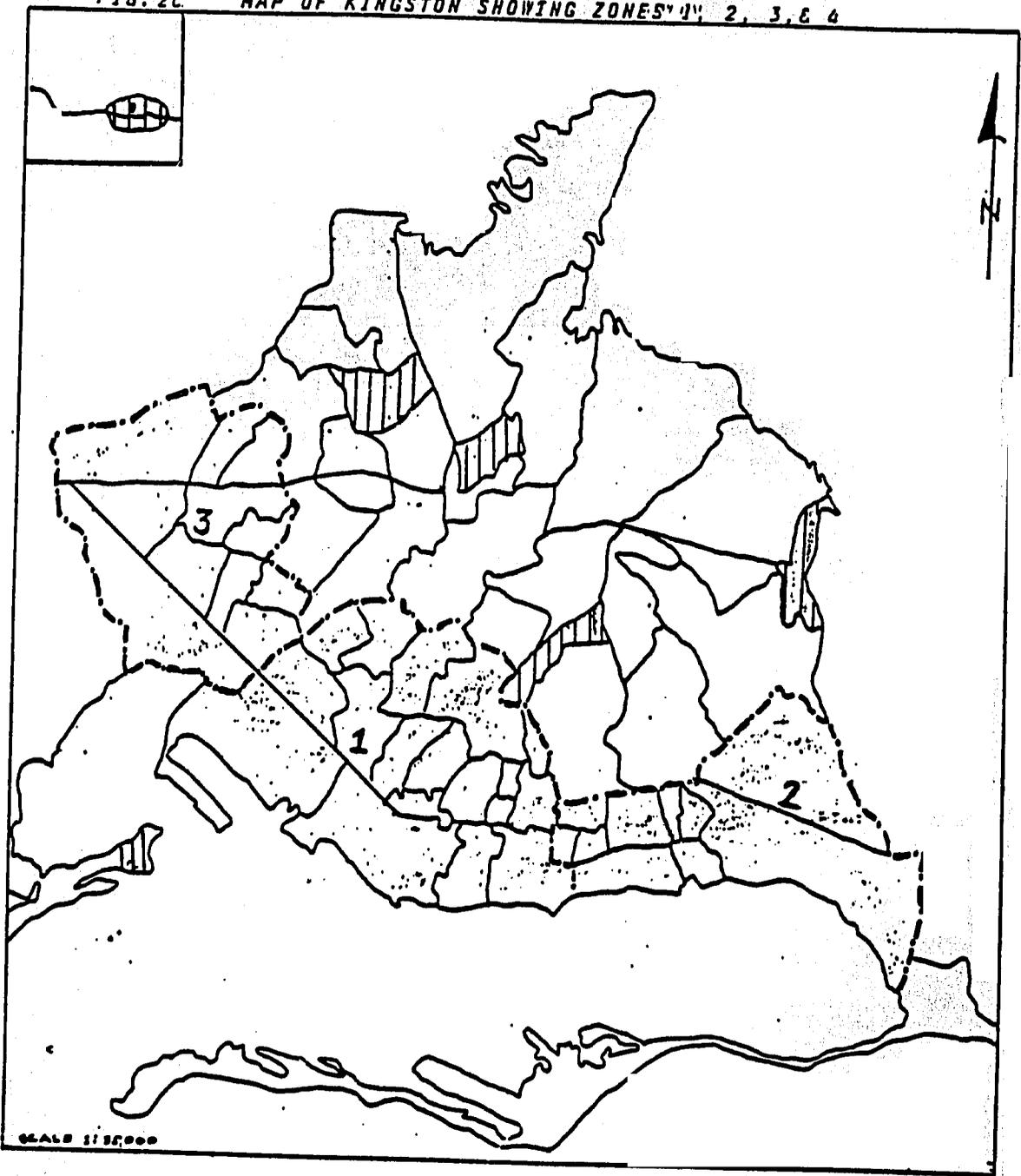
Coding of the data took a further two months with analysis and write up being done during October, November and December 1987.

In addition to the specific areas considered during the study, some of the data was disaggregated on the basis of four Zones each comprised of a number of different areas. The first three zones are based on zones outlined by Kingsley and Mclean (1987). The fourth is composed of a number of areas that are geographically scattered but considered to be peripheral areas. Map # 2C shows the location of the four zones.

ZONE 1 -----	ZONE 2 -----	ZONE 3 -----	ZONE 4 -----
Campbell Town	Rennock Lodge	Cockburn Gardens	Hope Tavern
Allman Town	Johnson Town	Waltham Gardens	Cassava Piece
Kingston Gardens	Norman Gardens	Balmagie	Grants Pen
E. Downtown	Rollington Town	Seaward Pen	Swallowfield
C. Downtown	Newton Square	Tower Hill	Whitehall
Fletcher's Land	Passmore Gardens	Penwood	Bull Bay
W. Downtown	Franklin Town	Riverton City	Causeway
Denham Town	August Town	Patrick City	
Cross Rds		Maverly	
Woodford Park			
Kencot			
Richmond Park			
Jones Town			
Trench Town			
Whitfield Town			
Delacree Pen			
Greenwich Town			
Boucher Park			

As will be seen, within the study data has also been disaggregated on the basis of land and dwelling tenure and on the basis of the type of household (female-headed, male-headed or joint-headed).

FIG. 2C. MAP OF KINGSTON SHOWING ZONES 1, 2, 3, & 4



 AREAS COMPRISING ZONE 4

=====

KINDS OF HOUSEHOLDS AND OCCUPATIONAL BACKGROUND

HOUSEHOLDS

The Statistical Institute of Jamaica defines a household as :
 "one person who lives alone or a group of persons who, as a unit, jointly occupy the whole or part of a dwelling unit, who have common arrangements for housekeeping and who generally share at least one meal per day." The household may be composed of related persons only, or of unrelated persons or a combination of both. It was on the basis of the above definition that the survey identified households.

TYPES OF HOUSEHOLDS

Data from the survey was disaggregated on the basis of type of household as determined by the form of headship of the household. Households in which there was a single female Head of Household without a resident male partner were termed Female Headed (FH). Households with a single male Head was a Head of Household, male or female, with a resident partner of the opposite sex were termed Joint Headed (JH).

Of the sample of 677,

41.2% were female-headed
 16.6% were male-headed
 42.2 were joint-headed

There were considerable variations between areas with regard to the prevalence of one form of a household over another. The figures for each area are given in Table 3.1 which can be found in the appendices. Stone and Miller (1985) have pointed out that FH households predominate in the areas that are considered to be the most deprived. Levels of FH households have in fact, been used as an indicator of community poverty by some agencies.

When household type is analysed within the four zones considered during the survey the situation summarised in Table 3.2 emerges.

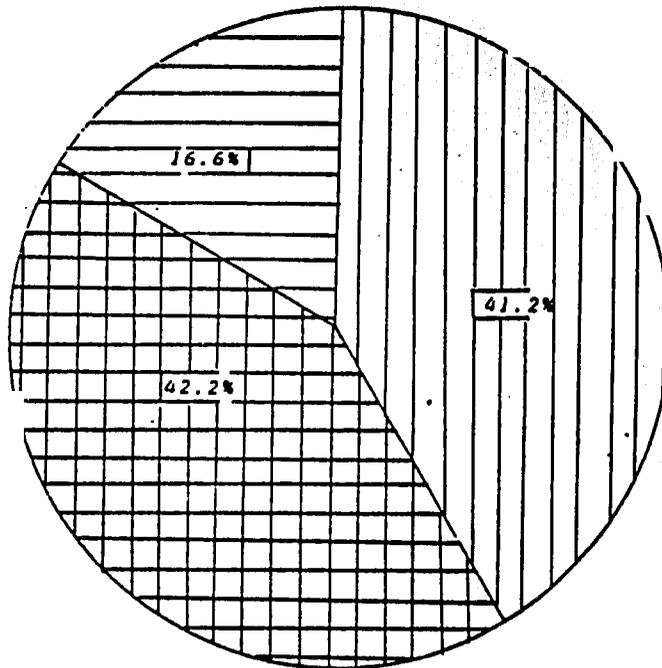
TABLE 3.2

PERCENTAGE DISTRIBUTION OF HOUSEHOLDS BY TYPE OF HOUSEHOLD BY ZONE

ZONE	KIND OF HOUSEHOLD (Percentage)			TOTAL
	FH	MH	JH	
Zone 1	48.4	15.0	36.6	100.0
Zone 2	25.0	26.1	48.9	100.0
Zone 3	40.2	14.8	45.0	100.0
Peripheral	32.5	16.3	51.3	100.1

As can be seen from the above table FH households predominate in Zone 1 which is the inner city area. (For a more detailed examination of the Zones readers should refer to the chapter on tenure.) JH households predominate in Zone 4. which includes the more geographically peripheral areas where rental levels are relatively low and the highest rates of squatting are found.

FIG. 3A TYPE OF HOUSEHOLDS



 FEMALE HEADED
MALE HEADED
JOINT HEADED

Significant differences were found to exist between the different types of household with regard to tenure, saving and investment, asset levels, mobility and rates of dependency. Details regarding these differences are described in the chapters that follow.

The differences pose serious challenges to planners as the relative disadvantage of female-headed households is not merely an ethical or moral issue. It is one which has important economic and development implications for the country as a whole, both because of the significant role that these households assume in the rearing of children and their predominance in the most severely depressed areas within the Kingston Metropolitan Area.

SIZE OF HOUSEHOLDS

Analysis of census data has led to the common use of a mean family size (4.2) for purposes of projections of various kinds including shelter requirements. This is a convenient assumption but one that may lead to misleading results if the range of family size that lies behind the mean figure is not considered.

Figures relating to household size which emerged from the survey are given below in Table 3.3

TABLE 3.3

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF PEOPLE IN HOUSEHOLD

No. of people in household	No. of households	Percentage
1	55	8.1
2	97	14.3
3	125	18.5
4	124	18.3
5	101	14.9
6	72	10.6
7	43	6.4
8	22	3.2
9	15	2.2
10	14	2.1
10	9	1.3
	677	99.9

As is clear from the above table nearly 41% of households have 5 or more members. Planning on the assumption of a nuclear unit of 4.2 or thereabouts therefore becomes a fairly dangerous practice as a major proportion of low income households simply do not "fit the bill". There is another assumption that is frequently tied to that concerning the size and form of the household unit and that is the assumption that the optimum solution in terms of shelter comprises a single dwelling unit per household. Achievement of such a goal

might in fact, create more problems than it would solve due to the importance of household sharing of physical and social infrastructure, particularly at the earlier stages of household formation. This sharing enables some accumulation of assets and savings which would be impossible for many households if they had to stand the economic burden of the total cost of supporting an individual unit with all the physical infrastructure that goes with it.

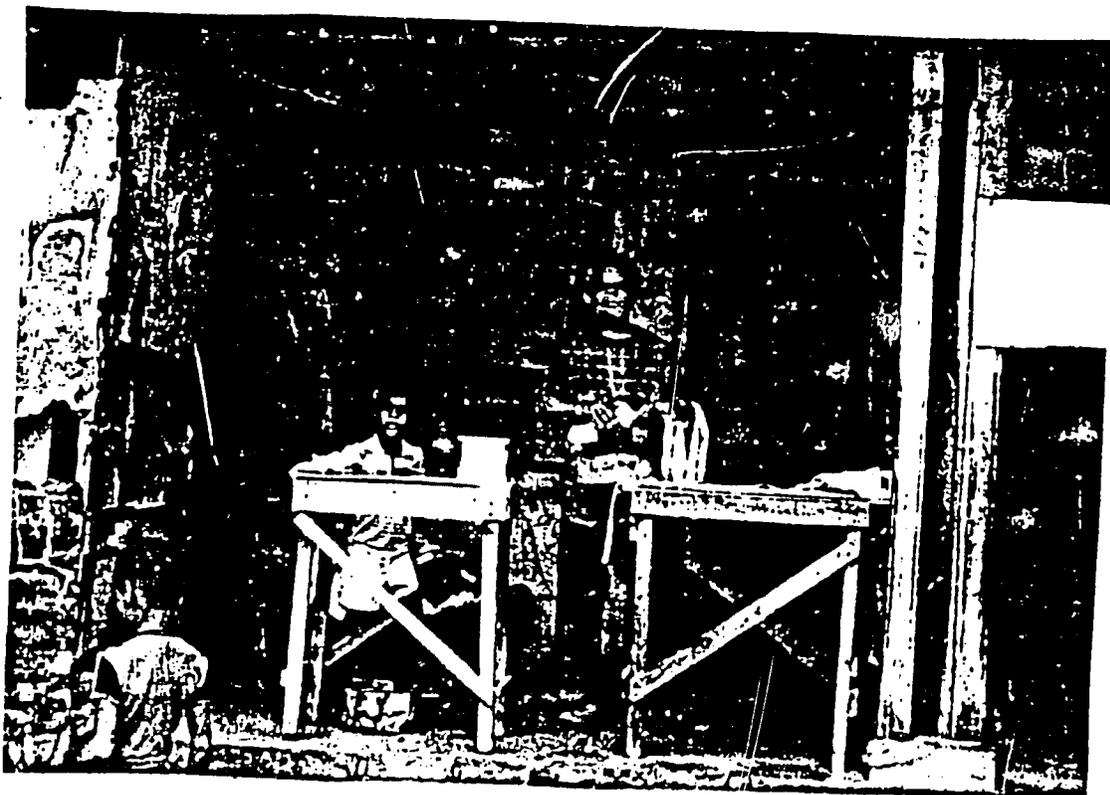
AGE OF HEAD OF HOUSEHOLD

It is interesting to note that the ages of the heads of households interviewed did not vary significantly with the type of household. This would tend to indicate that the FH household is not a first stage of household which will later develop into the "normal" pattern of the Joint-headed household. It is a form of household that may well be as permanent as the joint-headed. The figures for age of Head of Household are given below in Table 3.4

TABLE 3.4

DISTRIBUTION OF HOUSEHOLDS BY AGE OF HEAD OF HOUSEHOLD AND BY TYPE OF HOUSEHOLD

		AGE (Years) OF HOUSEHOLD HEAD (percentage of specific type of household)			
		18-29	30-45	55+	Total
KIND OF HOUSEHOLD	:				
	:				
	FH :	17	40	42	99
	MH :	20	38	42	100
	JH :	18	43	39	100
		18	41	41	100



Yard based income generation. A male laundry worker working in a government yard.

DEPENDENCY LEVELS

Perhaps the most significant difference between the different types of households was found in the dependency burden that they carried. This was measured on the basis of an earners index score. The score was calculated according to the following formula :

$$\text{Index Score} = \frac{\text{Number of non-earners}}{\text{Number of earners}} \times 100$$

The scores that emerged for the different kinds of households were as follows :

Female headed households had a mean earners index score of 206.512 (median 166.667)

Joint Headed Households had a mean earners index score of 176.077 (median 150).

Male Headed Households had a mean earners index score of 166.830 (median 100)

In other words, on average every earner within a FH household was supporting more non-earners than earners within JH or MH households.

OCCUPATIONS

A comprehensive analysis of the occupational base of the earners within the households surveyed was beyond the scope of this study. However a certain amount of data was collected concerning the occupation of the household head.

Less than 40% of the respondents were formally employed. 15% described themselves as being either retired or a housewife. 10% categorised themselves as construction workers and 11% were involved in some kind of higgling or vending activity. While 37% of the occupations could be categorised as service-related only 10% were in production or manufacturing. Domestic workers were particularly prevalent in the service workers category.

Respondents were asked to describe the occupations of their parents. Nearly 94% of the fathers had been farmers reflecting the rural origin of many of the respondents. 40% of the mothers had been housewives, 26% had been seamstresses or farmers and nearly 10% had been higglers. 15% had been domestic workers.

It should not be assumed that formal employment is necessarily a "better" option than informal or self-employment. While income flows may be erratic and unpredictable when there is no formal employment the actual level of income available to a family may be relatively high, allowing for considerable investment in the informal development of land to which they have access. The main constraint resulting from lack of formal employment is that it tends to make it extremely difficult to access formal financial systems for credit



Yard-based income generation back-yard aluminum foundries are a common feature of squatter settlements, particularly those based on the side of gulleys.

purposes. Insurance, mortgage financing, income generating loans, and overdrafts are not eagerly extended to those without proof of "respectable" i.e. formal employment status. Neither are these services designed in such a way that low income 'informal' earners are encouraged to use them. Few formal financial institutions for instance take their services to the informal markets where most of the informal sector's economic activity takes place. Building society representatives are not seen "selling" their services in "bend-down plaza" which constitutes one of the healthiest locations of financial activity in the urban area.

Another aspect of informal income generation is that it tends to be far more linked to an individual's residence than formal employment. Higglers for instance, often use their homes to store goods, vendors use their yards to store pushcarts, and the multitude of goats that frequent the streets of Kingston during the day return to their "yards" and owners as night comes. Yard space is important not just as a space that allows households to share scarce physical infrastructure such as sewage and water facilities. It also provides a communal space that allows for sharing of child care, thus releasing women for income generating activities. The size of the yard is one of the main determining factors in establishing the degree to which informal income generating activities can take place. Goats cannot be kept if there is insufficient space for them to be penned at night. Goods cannot be retailed if there is insufficient space to store them. Tenants cannot be attracted if there is insufficient yard space to allow for the building of an extra room that can function as a tenant's apartment.

Sensitivity to the role of the dwelling and yard as factors of PRODUCTION rather than of CONSUMPTION is vital if households are to be encouraged to continue to rely on incomes that they generate for themselves without the assistance of the formal employment market. This is particularly so as the formal employment market has proved incapable of absorbing them to the degree and in the numbers that would be required to make outlawing of informal income generation a feasible proposition.

MOBILITY, DENSITY AND LOCATION
=====

In this chapter data referring to mobility, density and location will be presented

ORIGINS

29.4% of respondents were born in Kingston and 7.7% in St Andrew. The remaining 62.9% were born in one of the other parishes. Reference to the chapter on family formation will provide further information on the rural background of many of the respondents. However although most respondents had born in the rural areas the majority had moved to their present residence from another residence in Kingston rather than from the rural areas.

MOBILITY WITHIN THE KINGSTON AREA

One of the clearest indicators of residential stability is the frequency with which households and individuals move. Table # 4.1 below summarises the data relating to the mobility of respondents since they came to live in Kingston or since they were born if they were originally Kingstonians.

TABLE # 4.1

DISTRIBUTION OF RESPONDENTS BY NUMBER OF MOVES IN KINGSTON

Number of Moves	No. Respondents	Percentage	Cumulative Percentage
0	70	12.1	12.1
1	68	11.8	23.9
2	106	18.3	42.2
3	109	18.9	61.1
4	80	13.8	74.9
5	51	8.8	83.7
6	34	5.9	89.6
7	12	2.1	91.7
8	16	2.8	94.5
9	2	.3	94.8
10	16	2.8	97.6
10	14	2.5	100.0
Total	578	100.1	

As can be seen from the table levels of mobility were relatively low with more that 80% of respondents having moved three times or less.

PREVIOUS RESIDENCE

65.8% of respondents gave their previous residence as having been in Kingston with 11.5% giving St Andrew. 22.7% had come from the other parishes, the most popular being St Elizabeth from which 2.9% had come. 1.9% had come from St. Thomas and 1.8% had come from Trelawny. In all 80.2% had previously lived in the City, 4.8% in rural towns and 14.9% had come from the

rural country areas.

Only 29 of the respondents described their previous residence as having been in some kind of a Government scheme. Of these 7 were in Government Yards, 5 in indigent housing, 5 in squatter upgrading and 4 in walk ups or terraced housing. Data concerning the past dwelling status of respondents compared to their present dwelling tenure are summarised below in Table # 4.2

TABLE # 4.2

DISTRIBUTION OF HOUSEHOLDS BY PAST DWELLING TENURE STATUS BY PRESENT DWELLING
TENURE STATUS

P R E S E N T D W E L L I N G	PAST DWELLING TENURE STATUS						Total
	Own	Lease	Rent	Live Free	Capture		
Own	35	41	112	7	3		198
Lease	2	2	2	-	-		6
Rent	13	52	271	3	-		339
Live Free	4	26	47	1	-		78
Capture	-	1	6	-	2		8
Total	54	122	437	11	5		629

As can be seen from the above table, the majority of current renters had been renters or leasors in their previous residence. The majority of owners had also been renters or leasors with only 17.7% of owners having been owners before. Of those who are living free currently over 93% had been renters or leasors before.

All respondents were asked to give the reason that they had left their previous dwelling. The most common reply related to changes in family status such as marriage and so on. The second most common reason given was that respondents had been given notice. 23% of respondents indicated that this had been the case supporting the view of many of them that shelter survival within the rental market can be a somewhat hazardous experience. A large group of respondents (20.6%) had moved because of a change in preference usually related to trying to improve their dwelling situation either by moving into a better housing or tenure situation of by moving into a better neighbourhood. 6.3% had moved for primarily job related reasons with a relatively small number (8.9%) moving because of political or criminal violence. The latter figure is reflection of the relative stability that has followed the massive exoduses that occurred particularly from Kingston's central zone between 1976 and 1980 as a result of acute political conflict in that area. The data relating to reasons given by respondents are summarised below in Table # 4.3

TABLE # 4.3

DISTRIBUTION OF RESPONDENTS BY REASON FOR LEAVING PREVIOUS RESIDENCE

Reason for leaving	Frequency	Percentage
Family situation	163	25.2
Job situation	41	6.3
Given Notice	151	23.3
Change in preference	133	20.6
Change in quality of neighbourhood	31	4.8
Social difficulties	70	10.8
Political violence	26	4.0
Gangs, crime, molestation	32	4.9
	647	99.9

THE MOVE TO A NEW RESIDENCE

Respondents were asked why they had moved to the area where they were currently residing. The most common reason given was that it was the only available choice (26.3 %) 7.9% said that they had moved because the area had better atmosphere than their previous area and 6.3 % moved because it allowed greater proximity to members of their family. 6.0% cited affordability as the reason. It is interesting to note that employment was not often cited as a reason for choosing to live in a particular area.

Respondents were also asked how they had found their present residence. Their answers are summarised below in Table 4.4. As can be seen from the figures in that table 77% of respondents indicated that it was friends and relatives who helped them find the residence.

TABLE # 4.4

DISTRIBUTION OF RESPONDENTS BY MEANS OF FINDING PRESENT DWELLING

HOW DWELLING WAS FOUND	No. Households	Percentage
Built it	51	7.6
Through a friend	322	48.0
Through Family	194	29.0
Through an advertisement	30	4.5
Other	74	11.0
	671	100.1

Years in Present House

Indications of stability were found when the data relating to the length of time people had stayed in their present dwelling were analysed. In general the most popular belief seems to be "If you find somewhere to live hang on to it." Only 14.5% had been in their present dwelling two years or less and fully 64% had been in their present dwelling for six years or more. This appears to be in line with the findings of a recent study carried out by UDC and the Ministry of Housing in which only 32.7% had occupied their dwelling for less than five years.

The data relating to length of occupancy are summarised below in Table # 4.5.

TABLE # 4.5

DISTRIBUTION OF HOUSEHOLDS BY YEARS IN PRESENT DWELLING

No. of Years	No. Households	Percentage
Less than 1	17	2.5
1	33	4.9
2	48	7.1
3 - 5	143	21.2
6 - 10	151	22.4
11 - 19	129	19.1
20 - 29	89	13.2
30 and over	65	9.6
	675	100.0

Different kinds of households appear to have had different levels of mobility with FH respondents proving to have higher mobility rates overall. This may be an indication of their predominance in the rental market.

The figures for the time spent in present residence are given below in Table # 4.6

TABLE # 4.6

DISTRIBUTION OF RESPONDENTS BY TIME IN PRESENT DWELLING AND KIND OF HOUSEHOLD

KIND OF HOUSEHOLD	PERCENTAGE OF HOUSEHOLDS BY TIME IN PRESENT DWELLING (YEARS)									
	0-0.5	0.6-1	1.1-2	2.1-5	5.1-10	10.1-15	15.1-20	20-30	30+	Total
FH	:12	: 11	: 15	: 25	: 17	: 9	: 7	: 1	: 3	:100
MH	: 9	: 5	: 10	: 19	: 17	: 17	: 14	: 4	: 5	:100
JH	: 7	: 6	: 11	: 25	: 28	: 10	: 8	: 2	: 3	:100
% total hshlds	: 9	: 8	: 12	: 24	: 22	: 11	: 9	: 2	: 3	:100

The tendency for FH households to experience higher mobility levels is borne out when the figures for the number of moves respondents have made since they came to Kingston are examined in Table # 4.7 below.

TABLE # 4.7

DISTRIBUTION OF RESPONDENTS BY NUMBER OF MOVES AND KIND OF HOUSEHOLD

KIND OF HOUSEHOLD	NUMBER OF MOVES					(Percentage of households)	
	0 moves	1-2 moves	3-5 moves	6-10 moves	More than 10		
FH	16	21	45	17	2	101	
MH	7	34	40	14	5	100	
JH	13	44	27	13	3	100	
Total	13	32	37	15	3	100	

Intended mobility or intention to move is discussed in Chapter 11 in which preferences, likes and dislikes are presented.

LOCATION

THE CURRENT DWELLING

Interviewers were asked to assess the dwelling of each respondent with regard to the terrain on which it stood. The results are shown below in Table # 4.8. As can be seen from that table the vast majority of households are located on flat terrain. 6.2% of the sample were located along gully banks. This is a particularly popular place for squatting because, as Orlando Patterson (Patterson 1975) points out, many squatters have discovered that the Government own the land thirty feet to each side of the gulleys. This means that squatters are not liable to experience quite such harsh eviction pressure as they might on privately held lands. It should be noted that a gully location does not necessarily mean that the person is squatting. They may be renting or even sub-letting from a squatter who has been established on the site for some time.

TABLE # 4.8

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF TERRAIN

TERRAIN	No.	%age
Gully	42	6.2
Beach	5	.7
Steep Slope	5	.7
Gentle slope	76	11.2
Flat	549	81.0
	677	99.8

Interviewers were also asked to assess the general neighbourhood in which the household was located with reference to the type of development that had and was taking place in the area. The options available are listed below in Table # 4.9. As can be seen from the table the majority of households lived in areas that were categorised as being of mixed development.

TABLE # 4.9

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF AREA

TYPE OF AREA	No. Households	Percentage
Residential	255	38.6
Commercial	25	3.8
Mixed	366	55.5
Other	14	2.1
	660	100.0

Kingsley and Mclean have pointed out (Kingsley 1987) that residential use dominates the KMA distribution of land with 37.2 acres per 1000 population. They note that non-residential land is in short supply and argue that this may well explain the recent wave of illegal conversions of residential lands to non-residential uses. In response to this identified lack of non-residential land they propose a greatly increased allowance for non-residential development. They do however, point out that "Analysis of comparative costs and the affordability of housing for low income groups in various options will be of paramount importance."

The fact that 55.5% of our sample fall in mixed development areas suggests that such an analysis will indeed be of paramount importance. Many of the squatters living on hillsides in the peripheral areas of Kingston who have recently been interviewed by CRDC, have told us that they have moved out of rental accomodation because landlords were converting the premises for

commercial use. One of the exacerbating factors involved in this is the effect of the Rent Control Act which has acted as a considerable disincentive to private landlords who have far more to gain by converting their currently residential properties to business premises than continuing to rent to low income tenants who can appeal to the Rent Tribunal if any attempt is made to raise the rent. As little new rental housing is being constructed the result is a severe contraction in supply which is effectively squeezing low income households out of the formal rental market.

It would be naive however to suggest that this is a simple problem to solve or that it is primarily being created by the dynamics of the formal sector. It is often, in fact, as a result of successful informal development activities that commercialisation pressures begin to emerge within the urban area. Yard-based income generation can become successful and expand to the extent that the premises are effectively taken over by informal commercial activity. This may well provide the basis for the household or households that benefit from the activity to become upwardly mobile in terms of access to residential property. They move out to a better residential area but maintain the previous residence as a commercial operation and, in so doing, effectively reduce the level of residential space available for other low income households.

At the same time their informal commercial activity may become so successful, that it reaches a level where it can become incorporated as part of the formal system and act as a model for other households who are only too willing to attempt to pursue the same means of upward mobility. Formal sector interests, for instance, may take over the business, and may use their access to the formal approval systems to arrange for a legal change of use. Other individuals, recognising the success of the commercial development may decide to come and join the action by establishing commercial businesses of a similar nature in the same areas. Once one mechanics yard is established on a road and proves successful the chances are that another will begin developing fairly rapidly. Development in Connolly Avenue in Kingston over the last fifteen years provides a classic example of an entirely residential road being transformed into an entirely commercial road without any preplanning by the local planning authority.

DENSITY =====

Sharing is a dominant feature of low income living. Food is shared, rooms are shared, facilities and utilities are shared. Sharing, in fact constitutes one of the most important means by which households survive in urban Kingston. It is only in higher income households that sharing becomes a matter of personal choice rather than of economic and social survival and privacy becomes anything less than a luxury. Brodber has described the nature of sharing among low income households in some detail and has demonstrated the manner in which sharing of physical space and physical infrastructure provides a social structure that can act as a form of survival safety net for low income, and particularly female-headed, households. The role that sharing plays in everyday survival however, does not detract from the ambition that most low income households have for control over their own physical space. The constraints that they face in realising this ambition arise not only from the cost of initial access to such space but also from the cost of its maintenance.

The KMA is a low density urban area by world terms with an overall density of 20.7 people per acre ranging from a high of 190 to a low of less than 8 in several fringe areas along the foothills to the North. (Kingsley 1987) Contrasts between different areas within the KMA have been well documented (Norton, Knight, McHardy, Kingsley) and are generally accepted to reflect the socio-economic stratification of the Society.

Population within the central zone (Zone 1) defined by Kingsley and McLean (see Map # 2C) declined during the 1970 - 82 period with annual declines of more than 3% in Trench Town, Denham Town and Jones Town. However areas on the northern fringe such as August Town experienced population growth rates exceeding 3% per year. The central zone lost 35,500 people while the rest of the KMA continued to grow rapidly. Most of this movement can be accounted for by the political violence during the period 1976 to 1980. However since that time it appears that pressures on inner city land resulting from growing commercialisation may have had more to do with movements out of previously residential areas. There is some evidence from recent work underway at CRDC that commercial pressures have now spread to the peripheral areas such as Gordon Town and August Town. This means that density in terms of people per acre may be decreasing in some areas. However there are a number of different ways in which the issue of density could be considered.

In this study density was examined by looking at the number of households at the same address, the number of people within the household itself, the number of habitable rooms in the dwelling and the number of people per habitable room. (A habitable room is a room within a dwelling that is not a bathroom or a kitchen.) Time and resources did not allow for measurement of room size so we were unfortunately not able to determine floor space per person or per household.

At this stage it might be useful to point out that density presents different problems during the night than it does during the day. Jamaica is fortunate in its climate and residents spend a considerable time during the day outside and especially in the yard and on verandahs. At night however, density can become a serious problem with little space for sleeping. In some parts of down-town Kingston we have come across severe night-time overcrowding resulting from fear of violence in some areas. For defence reasons households in these areas tend to sleep together in one room rather than to take advantage of the space that may be available in other rooms. We are not sure how wide spread this phenomenon is.

Density is also not constant at all times of the week. Outside relatives and babyfathers may be frequent visitors and may contribute to household income but are not considered to be permanent residents within the dwelling.

One of the first things examined in the study was the use of communal or inter-household space as opposed to space that could be considered totally private to the household. We found that 68.2% of the households depend on some form of communal as opposed to private yard space. We also enquired about the number of households living at the same address. 72.5% of respondents indicated that more than one household was living at the same address. Data relating to these forms of density are presented below in Tables # 4.10 and # 4.11.

TABLE # 4.10

DISTRIBUTION OF HOUSEHOLDS BY KIND OF YARD SPACE

KIND OF YARD SPACE	No. Households	Percentage
Ample communal	208	31.0
small communal	104	15.5
cluttered, communal	146	21.7
ample, individual, cluttered	28	4.2
small, individual, cluttered	21	3.1
small individual	45	6.7
ample individual	120	17.9
	672	100.1

TABLE # 4.11

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF HOUSEHOLDS LIVING AT THE SAME ADDRESS

No. of households	No. Respondents	Percentage
1	185	27.5
2	121	18.0
3	107	15.9
4	88	13.1
5	45	6.7
6	34	5.1
7	25	3.7
8	15	2.2
9	7	1.0
10	11	1.6
11	7	1.0
12	4	.6
13	5	.7
14	1	.1
15	2	.3
16	1	.1
17-38	7	1.0
More	7	1.0
	672	100.0

NB. 15 of the respondents indicated that all the households at the same address did not occupy buildings in the same yard. These cases arise when there are a number of subdivisions (usually informal) on a single plot that has one address.

It was interesting to note that there was more evidence of households doubling up in the case of FH households than there was in either MH or JH

households. While 22.4% of FH Households had only 1 household at the same address this was true of 26.7% of MH Households and 33.0% of JH Households.

We also classified the dwellings rather than the households, by the types shown below in Table # 4.12. Yet again the level of sharing was found to be relatively high with only 50% of dwellings occupying their own private yard space. This contrasts with an all Jamaica figure of 85% used in the recent Housing Needs Analysis. (Jones 1987)

TABLE # 4.12

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF DWELLING

TYPE OF DWELLING	No. RESPONDENTS	%AGE
Dwelling in its own yard	319	50
Dwelling in a yard with other buildings	251	40
Apartment Room in an apartment Building	20	3
Apartment attached to commercial premises	2	0
Apartment or room in a yard	4	1
Apartment or room in a house	34	5
Town House or terraced Unit.	3	0
	633	99

One of the most important indicators of density is the number of people per household. A summary of the data relative to household size is given below in Table # 4.13.

TABLE # 4.13

DISTRIBUTION OF HOUSEHOLDS BY TOTAL NUMBER OF PEOPLE IN HOUSEHOLD

No. in Household	Frequency	%age
1	55	8.1
2	97	14.3
3	125	18.5
4	124	18.3
5	101	14.9
6	72	10.6
7	43	6.4
8	22	3.2
9	15	2.2
10	14	2.1
10+	9	1.3
	677	99.9

It should be noted that nearly 41% of the households had five or more people in them. The mean household size for Jamaica is generally held to be 4.2

and was found to be 4.28 in this study. However the number of low income households with significantly greater numbers should be treated with some concern. When average figures are used for designing shelter solutions our strategy may be in danger of losing sight of the requirements of larger households.

When the total number of people in each household was cross tabulated with the dwelling tenure of each household, the following situation shown in Table # 4.14 emerged.

TABLE # 4.14

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF PEOPLE IN HOUSEHOLD AND TYPE OF DWELLING TENURE

FORM OF DWELLING TENURE	NUMBER OF PEOPLE IN HOUSEHOLD			
	1 - 3	4 - 7	8 - 11	TOTAL
	percentage of households			
Own	38.7	44.8	16.5	100.0
Rent	38.8	55.2	5.9	99.9
Lease	50.0	50.0	-	100.0
Livefree	55.8	39.5	4.7	100.0
Capture	22.2	77.8	-	100.0
Total	: 40.8	50.2	9.0	100.0

Overall there were four or more people in 59.2% of the households. There were four or more people in 77.8% of squatter households, 44.2% of living free households, 50% of leasor households, 61.1% of renter households and 61.3% of owner households.

It is of interest to note that 6.6% of households had no women in them at all while 8.6% had no men. Among the renters 9.1% had no men compared to 4.8% with no women.

The number of rooms per household is summarised below in Table # 4.15 (Rooms refer to habitable rooms i.e. not kitchens or bathrooms) Of the total sample 62% of households lived in one or two rooms.

TABLE # 4.15

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF HABITABLE ROOMS OCCUPIED

No. of rooms	No. respondents	Percentage
1	189	28.5
2	222	33.5
3	124	18.7
4	53	8.0
5	37	5.6
6	13	2.0
7	5	.8
8	1	.2
9	18	2.7
662		100.0

Although many respondents might have wished to expand their dwelling this appeared not to be possible in over half of the cases because of inadequate yard space. 54.7% of respondents indicated that they had no room to expand their dwelling any further.

The number of people/room was cross tabulated with housing tenure. The findings are summarised below in Table # 4.16. As can be seen from the table renters experience fairly high densities in this respect with over 44% having two or more people per room as compared to owners of whom 34% had two or more per room. Overall :

- 2% were living with more than 7 people per room.
- 16% were living with 4 or more people per room.
- 54% were living with 2 or more people per room.
- 86% were living with 1 person or more per room.

The mean was 1.3 people per room with the median being 2 people per room.

TABLE # 4.16

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF PEOPLE PER ROOM AND DWELLING TENURE

DWELLING TENURE	NUMBER OF PEOPLE/ROOM								Total
	:0.1-0.5:	0.5-1.0:	1.1-1.5:	1.6-2.0:	2.1-3.0:	3.1-5.0:	5.1-10:		
Own	: 26	: 48	: 35	: 30	: 42	: 24	: 5		: 210
Rent	: 12	: 63	: 39	: 75	: 73	: 62	: 14		: 338
Lease	: 1	: 1	: -	: 1	: 1	: 2	: -		: 6
Live free	: 8	: 27	: 10	: 11	: 19	: 2	: -		: 77
Capture	: 1	: 1	: -	: 2	: 3	: 2	: 1		: 10
	48	139	84	119	138	92	20		641

Densities did vary by area in terms of the number of people per room. A summary of the data by area is presented in Table 4.17 which can be found in the appendices.

If these densities are grouped by Zones, the following picture emerges as shown in Table # 4.18

TABLE # 4.18

DISTRIBUTION OF HOUSEHOLDS BY PEOPLE PER ROOM BY ZONES

ZONE	No. of People per Room							Total
	1	2	3	4	5	6	7+	
Zone 1	127	82	43	27	10	6	3	298
Percent	43	28	14	9	3	2	1	100
Zone 7	43	23	15	6	-	1	4	92
Percent	47	25	16	7	-	1	4	100
Zone 3	91	37	19	12	7	2	3	171
Percent	53	22	11	7	4	1	2	100
Rest	36	16	14	9	8	1	2	86
Percent	42	19	16	10	9	1	2	99
Total	305	162	93	54	25	10	12	661

The number of people per room shows a slight tendency to decrease from Zone 1 to Zone 3 with the percentage of people having three or more people per room being 29% in Zone 1, 28% in Zone 2 and 25% in Zone 3. However the densities are considerably higher in Zone 4 where 38% of households have three or more people per room.

CHAPTER FIVE

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TENURE

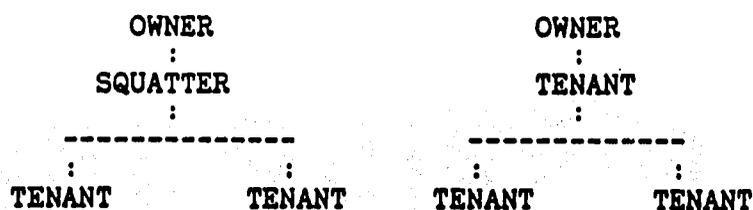
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This chapter of the study focusses on the issue of tenure with regard to both land and dwelling and seeks to identify some of the key effects of form of tenure on the activities of households relative to shelter.

Within the field of planning it has become essentially a truism that household investment in residential superstructure development is usually closely related to the investor's security of tenure on the land he/she occupies. The simplest example of this is the squatter who lives from day to day in fear of eviction and consequently builds a board or wooden dwelling which can be "kotch" or stacked concrete blocks or bolders to keep it off the ground in such a manner that it can easily be lifted up, put on the back of a truck and transported to a new location at short notice, or dismantled rapidly and reconstructed at another site. However squatters also build substantial concrete structures which are decidedly immobile so there is clearly more to the issue of tenure than may initially meet the eye.

One of the difficulties in establishing the effects of tenure on shelter related behaviour arises from the considerable tenure complexities that exist with regard to the level of analysis at which tenure is explored. The large survey focused on the household as its unit of analysis and was therefore limited to the collection of data made available by the respondent who functioned as the household's representative. This was not a tremendous difficulty with regard to the tenure status that the household had concerning the dwelling but it did result in considerable difficulties with regard to land. These difficulties are discussed later in this chapter. At this stage it should suffice to point out that 14.5% of the survey sample were unsure of their land tenure status and 56% had no idea who owned most of the land in the area around them.

The case studies were able to track tenure relationships in greater depth as they allowed for a considerable level of contextual exploration by the interviewer who often spoke to several members of the household as well as other residents in the adjacent neighbourhood. As a result of this kind of exploration it was possible to arrive at tenure "trees" such as those shown below which track examples of tenure relationships which were beyond the methodological scope of the larger survey.



Before we proceed further into the analysis of data collected with respect to tenure it might be useful to clarify some of the terms that were used in the study. A brief discussion of the terms is presented below.

TERMS USED WITH REGARD TO TENURE

OWN - Refers to legal ownership of the land and/or dwelling and to customary ownership which may be lacking in legal documentation. Edith Clarke (Clarke 1954) pointed out that there are three documents which are popularly believed to give proof of land ownership under customary as opposed to formal law. These are

- a) a receipt from a vendor
- b) a tax receipt for the land
- c) a will bequeathing the land.

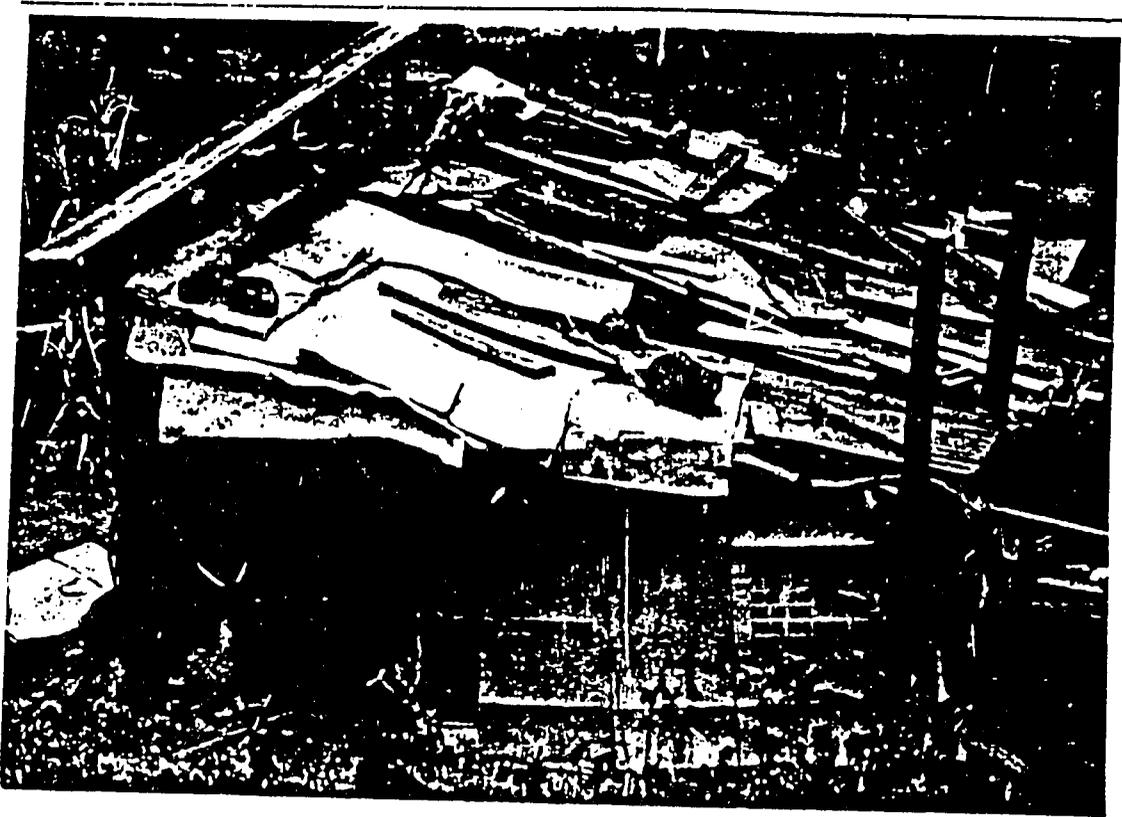
In this study if respondents said that they owned the dwelling and or the land it was recorded as such with no formal documentary proof being requested. There was one question however, that asked what form of proof of ownership the respondent had.

FAMILY LAND - is a form of land ownership that is based in traditional or customary law which has its origins in traditional West African practices rather than the European based system of titling which was formally introduced into the Jamaican legal system with the Registration of Titles Law of 1888. To this day a large proportion of the Jamaican public remain unaware of the rules of the formal tenure system and effectively continue to rely on the older traditional system. This is particularly true in the rural areas but also apparent in the older areas of the KMA. The crucial difference between family land and individually owned land is that family land cannot be sold to the benefit of an individual member of the family as all family members have right of access to build and reside. With the advent of the formal system all sorts of contradictions were introduced including the difficult problem of legitimate and illegitimate birth in the case of families which traditionally placed little importance on the coincidence of conjugal relationships and marriage.

LEASING - is a form of long term tenancy that is more prevalent with respect to land than it is to dwellings. It is a particularly common feature of agricultural land and is rather more common in the rural than urban areas. Typical leasing arrangements run between five and thirty years. Lease payments are commonly made on a quarterly or annual rather than monthly basis. One of the case studies produced an interesting example of the effects of a long term lease of a dwelling on an owner. The current owner had inherited the land and dwellings on it from his father who had granted a 30 year lease on the largest dwelling to a non-family member. As a result the owner of the land, due to lack of cash to build a better dwelling, was forced to live with his wife and adopted child in a shack on the same land where his tenant lived in considerable style.

RENTING - is a short term tenancy arrangement with rent normally being paid on a monthly basis. Rental agreements are more common to dwellings than they are to land.

LIVE FREE - refers to a tenure relationship in which the property is not owned by the occupier nor rented nor leased and which has not been captured or squatted. It is composed of a mixture of tenure relationships which are described in more detail later in this chapter. The most classical example of living free is the inner city occupant of a tenement yard who initially may have paid rent but who ceased to do so when the landlord effectively abandoned the property in response to inner city violence and political turbulence. Another good example is a tenant of a government owned property who benefits from the traditional blind eye of Jamaica's longstanding political patronage



The first claim to the land by means of a "tatoo" constructed of cardboard. This dwelling is owned and was built by a female head of household.

system.

SQUATTING - refers to the illegal occupation of land or property. It has strong historical antecedents in Jamaica as it was the main form of land occupation used by the newly freed slaves following emancipation. It is recognised within the formal legal system and squatters have limited rights under the terms of the Statute of Limitations which allows for the granting of title on the basis of undisputed possession of land for a minimum of twelve years.

CAPTURING - is synonymous with squatting but a more recent expression in Jamaican parlance.

SUMMARY OF DATA WITH RESPECT TO LAND TENURE

In this section attention will initially be focussed on land tenure. The sample distribution by land tenure is summarised in Table # 5.1 below.

TABLE 5.1

DISTRIBUTION OF HOUSEHOLDS BY PRESENT LAND TENURE STATUS

Land Status	#Households	Percentage
Own	144	21.8
Family Land	32	4.8
Lease	39	5.9
Rent	164	24.8
Live free	147	22.2
Squat	40	6.0
Unsure	96	14.5
	662	100.0

As can be seen from Table 5.1 Renters constitute the largest group in the sample (24.8%). This figure actually underrepresents the renters because of the degree of confusion that was evident in renters' replies to the question referring to land tenure. 87 of the 344 dwelling renters cited their land tenure as "unsure", and another 87 of the renters gave their land tenure as "live free". If these additional 174 are reclassified as land, as well as dwelling renters, the real rental share of the sample rises to 50.8% or approximately half of the total sample. If those who are leasing are added to this group the tenancy percentage sums to 57%.

The fact that nearly sixty percent of the sample were in some form of rental relationship has important implications for intervention in shelter improvement and will be returned to later in the chapter.

Over one fifth of the sample were currently owner occupiers of land with land ownership being evident in every area except Franklin Town, Cassava Piece, Riverton City and Causeway. There were noticeably higher levels of ownership in some areas compared to others. This was particularly true of Patrick City,

which has a relatively high level of middle income residents and does not match the low income characteristics more common to poorer areas in the sample. Just under 5% of the sample were occupying family land. If this group are added to the ownership category, owners rise to nearly 27% of the total sample.

Only 6% of the sample were squatters on land. This reflects the high proportion of the sample that is located in the central and older parts of the KMA. Squatting is an activity associated with peripheral expansion areas of the city and is also found in relatively small pockets in areas that are predominantly middle or upper income in their population characteristics. This finding should therefore be treated with some caution as it would be unfortunate if policy makers were to leap to the conclusion that squatting did not constitute a significant or important phenomenon in Kingston. The distribution of squatters requires further study which would certainly necessitate a somewhat different methodological approach.

14.5% of the sample were unsure about the status of their land tenure with 94 respondents indicating confusion. The vast majority of these were renters of dwellings for whom the separation between land and dwelling tenure has little significance.

FORMS OF OWNERSHIP

Of 115 respondents who indicated that they owned the land they lived on, 61 owned the land as individuals, 53 owned jointly with their family, and 1 owned jointly with someone who was not family. 71 of the owners had a title to prove that they owned the land, while 14 had a receipt, 20 had mortgage papers, 1 had no proof and the balance were unclear about the situation. It is significant to note that nearly as many respondents owned the land communally as owned individually demonstrating the importance of the traditional pattern of family land even within the urban environment. Edith Clarke suggested that land that is owned by several family members collectively normally takes two or three generations to become transformed into true "family" land.

Of the 106 owners who were clear as to how they had obtained the land had purchased by means of a mortgage and were still paying it, 47 had bought for cash, 24 had inherited the land, 3 had got it through claiming for title and 2 had received it as a gift. Nearly half of the mortgagees had mortgages with the Ministry of Housing. The majority of the mortgages were for ten years.

LAND TENURE DISTRIBUTION BY AREA

As has been pointed out above, tenure relationships are by no means homogenous with regard to geographic areas within the KMA though there are interesting trends in different kinds of areas. Land tenure data by area is summarised in Table # 5.2 which can be found in the appendices.

For purposes of analysis the areas surveyed were grouped into Zones based on those used by Kingsley and Mclean (Kingsley 1987) in their work on land use and development pressures in the KMA. This study does not consider all of Kingsley's eight zones as it is only concerned with those areas that

can be considered to be predominantly low income. Kingsley and Mclean's Zones 1 and 3 coincide with the same zones used in this study. Their Zone 7 however, is our Zone 2 and we have categorised a fourth zone Zone 4 which is made up of a number of scattered areas that can be considered peripheral to the older central part of the city. The Zones are shown on Map # 2C

The areas that make up each zone are listed below in Table # 5.3. and have already been described in an earlier chapter. The Zones reflect to a significant degree the history of the development of Kingston with Zone 1 being the earliest core of Kingston and development taking place in sequence that then led from Zone 1 to Zone 2 to Zone 3. Zone 4 is comprised of an assortment of peripheral areas that are not linked geographically but do have in common their relatively recent historical development.

TABLE# 5.3

 AREAS COMPRISING THE FOUR ZONES OF THE STUDY

ZONE 1 -----	ZONE 2 -----	ZONE 3 -----	ZONE 4 -----
Campbell Town	Rennock Lodge	Cockburn Gardens	Hope Tavern.
Allman Town	Johnson Town	Waltham Gardens	Cassava Piece
Kingston Gardens	Norman Gardens	Balmagie	Grants Pen
E. Downtown	Rollington Town	Seaward Pen	Swallowfield
C. Downtown	Newton Square	Tower Hill	Whitehall
Fletcher's Land	Passmore Gardens	Penwood	Bull Bay
W. Downtown	Franklin Town	Riverton City	Causeway
Denham Town	August Town	Patrick City	
Cross Rds		Maverly	
Woodford Park			
Kencot			
Richmond Park			
Jones Town			
Trench Town			
Whitfield Town			
Delacree Pen			
Greenwich Town			
Boucher Park			

When the land tenure data was categorised according to the Zones specified the picture summarised in Table \5.4 emerged.

TABLE # 5.4

DISTRIBUTION OF HOUSEHOLDS BY LAND TENURE STATUS BY ZONE

ZONE	CURRENT LAND TENURE STATUS (Percentage)							
	Own	Family	Lease	Rent	Live Free	Squatter	Don't Know	Total
Zone 1	16.7	3.5	3.5	31.8	24.2	4.1	16.4	100.2
Zone 2	18.3	7.5	3.2	22.6	29.0	4.3	15.1	100.0
Zone 3	30.0	6.6	7.2	22.3	12.7	8.4	12.7	99.9
Zone 4	28.6	3.6	15.5	6.0	25.0	10.7	10.7	100.1
Total	21.8	4.8	5.9	24.8	22.1	6.1	14.5	100.0

The age of the settlement has a considerable effect on the pattern of land tenure, with the areas that have been established longest showing all the signs of a settled tenure distribution with high levels of rental and relatively low levels of owner-occupation. The newer areas particularly those lying in the peripheral areas of Kingston have less established tenure patterns. Squatting is more common as is land leasing.

SUMMARY OF DATA WITH RESPECT TO DWELLING TENURE

When land status is integrated with dwelling tenure the situation becomes distinctly more complex but also more interesting. The picture that emerges with regard to dwelling tenure status is summarised below in Table 5.5.

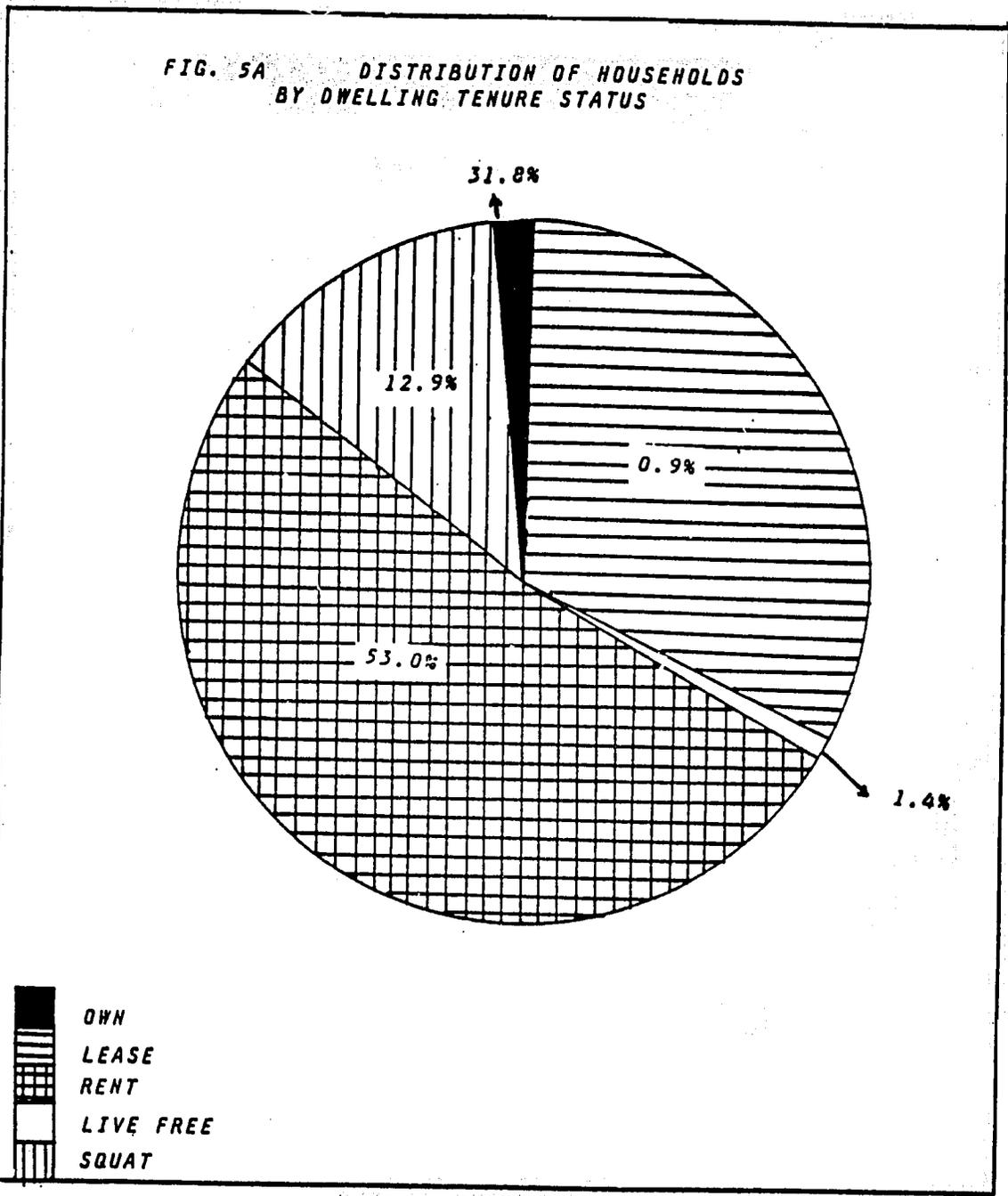
TABLE # 5.5

DISTRIBUTION OF HOUSEHOLDS BY DWELLING TENURE STATUS

DWELLING TENURE STATUS	Households	Percentage
Own	212	31.8
Lease	6	0.9
Rent	353	53.0
Live free	86	12.9
Squat	9	1.4
	666	100.0

Ownership levels are higher for dwellings than for land reflecting the common pattern among those who lease, squat and live free, of occupying self

FIG. 5A DISTRIBUTION OF HOUSEHOLDS BY DWELLING TENURE STATUS



constructed dwellings. It is interesting to note that the ownership levels are however, significantly lower than those cited in the Government Of Jamaica's shelter strategy document (Ministry of Construction 1987), which gave levels of 47% for ownership, 31% for rental and 8.2% for living free. The sample of the large survey was consciously biased towards low income areas and this is reflected in the lower levels of ownership and the much higher rental levels.

DWELLING TENURE BY AREA

Data relating to dwelling tenure by area is summarised in Table 5.6. which is included within the appendices. When dwelling tenure is categorised by the zoning system described before the situation shown in Table # 5.7 emerges.

TABLE # 5.7

NUMBER OF HOUSEHOLDS BY FORM OF HOUSE TENURE BY ZONE

Zone	CURRENT DWELLING TENURE					(Percentage)	
	Own	Lease	Rent	Live Free	Captured	Total	
Zone 1	21.7	0.6	64.5	11.3	1.9	100.0	
Zone 2	28.0	-	53.8	18.3	-	100.1	
Zone 3	41.9	1.2	41.3	14.4	1.2	100.0	
Zone 4	54.0	2.3	32.2	10.3	1.1	99.9	
Total	31.9	0.9	52.9	12.9	1.4	100.0	

As can be seen extremely clearly from the above table there is a consistent pattern across the zones with regard to the degree of dwelling ownership which increases from Zone 1 to Zone 4, and with regard to rental which decreases from Zone 1 to Zone 4. This phenomenon is discussed in more detail below when land and dwelling tenure patterns are considered together.

COMBINING DWELLING AND LAND TENURE DATA

When dwelling status was cross tabulated with land status the situation summarised in Table # 5.9 emerged.

TABLE # 5.9

NUMBER OF HOUSEHOLDS BY DWELLING TENURE STATUS AND LAND STATUS

		DWELLING STATUS					
		own	lease	rent	live free	capture	Total
L A	own	134		6	4		144
	family	5		3	21		29
S T	lease	31	6	1			38
	rent	2		159	2		163
U S	live free	8		87	52		147
	squat	28		1	2	9	40
	unsure	2		87	5		94
Total		210	6	344	86	9	655

From this table it can be seen that 20.5% of the sample owned both the land and their house. 24.3% rented both the land and the house. 7.9% lived free on both the land and in the house. Of those who leased land 81.6% owned the house that they were living in. Whereas of those that rented land only 0.3% owned the house. 70% of those squatting on the land owned their own houses while only 13% of those living free on land did so (those who were classified as living free but actually rented being excluded). Only 1.4% of the sample were squatting on both land and in the house. 13.3% of the sample were unsure of their land status and of these 92.6% were house renters.

As should be clear from these figures dwelling ownership tends to be tied at one end to land ownership and leasing and at the other to squatting. It is those who are renting and living free who have the least likelihood of having a dwelling of their own, however humble.

Dwelling ownership levels are generally higher than land ownership levels but the degree to which they are higher gives a good indication of the degree to which the settlement can be considered to be undergoing an "informal" development process. In the inner city zone where people tend to be living in a living free or rental situation the settlements are, in fact, relatively formally developed. However their use has passed from the well-to-do to the poor without any transference of ownership. Rental relationships predominate whether or not the rent is actually paid. These areas have tended to go down in

status over the years as have the conditions of the buildings themselves. They are in fact slums.

As a contrast, in the peripheral areas where squatting levels are high and there has been less time for established tenure and land use patterns to develop, levels of dwelling ownership are high with 54% of respondents owning their dwelling. In this case there is evidence of significant investment in land development and dwelling construction albeit "informal" in that it normally happens outside both the formal approval and financing systems. Far from being slums these areas are in a process of growth and development and can validly be regarded as "frontier" settlements.

As a rule of thumb, IN SITUATIONS WHERE LEASE LEVELS ARE LOW, THE DEGREE TO WHICH A SETTLEMENT IS DEVELOPING INFORMALLY RATHER THAN FORMALLY CAN BE DETERMINED BY THE DEGREE TO WHICH DWELLING OWNERSHIP DIVERGES FROM LAND OWNERSHIP. The rate at which informal development activity is taking place can be measured using an index which can be calculated from the formula below.

$$\frac{\text{No. owner occupied dwellings} - \text{No. owner occupied plots}}{\text{Total no. plots}} \times 100$$

In areas where there are high levels of renting the degree of informal development is likely to be small. This will also be true in areas where there are large numbers of people living in abandoned premises that have already been developed for high density residential use and which are still legally owned by outsiders.

At the other end of the spectrum, in the frontier settlements that are entirely composed of squatters, it is the level and kind of informal development activity which takes places that, in large measure, determines the efficacy and extent of the claim that a squatter can make to the land that has been captured. For example, the size of the plot that a squatter captures will be determined by two key factors - the amount of accessible land that has not been captured by others, and the resources that the squatter has to actively and visibly develop the land that he chooses to occupy. The first squatter to arrive on the land can pick whichever spot he wants, build the size of unit that he can afford and fence off the additional land that he wishes to have available as yard space. The second squatter can move onto any piece of land that has not been occupied by the first and begin to develop the land just as the first one did. By the time several squatters have arrived however, the amount of available space will have shrunk and the choice of site and plot size will be more restricted. At the same time if squatters have already moved onto land but are not actively developing it or using it because of a lack of resources they may find that it is taken over by other squatters because land that is not actively developed is effectively "up for grabs" when the rules of formal tenure are not applied.

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When the differences between land and dwelling ownership levels are measured in the different zones the following picture emerges.

DIFFERENCE BETWEEN PERCENTAGE OF HOUSEHOLDS OWNING DWELLING AND PERCENTAGE

OWNING LAND

Zone 1 5 % difference
Zone 2 9.7 % difference.
Zone 3 11.9 % difference
Zone 4 25.4 % difference.

These differences show the pattern that would be expected given the land tenure patterns of the zones which have already been described.

TENURE DIFFERENCES BETWEEN DIFFERENT KINDS OF HOUSEHOLD

There were some noticeable differences in land tenure between different kinds of household. The data with respect to these differences is summarised below in Table #5.15

TABLE # 5.15

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF HOUSEHOLD AND PRESENT TYPE OF LAND TENURE

FORM OF HOUSEHOLD :	TYPE OF LAND TENURE (Percentage)							Total
	Own	Family	Lease	Rent	Live Free	Squat	Don't Know	
FH	:17.9	4.2	5.0	28.3	22.1	5.7	16.8	100.0
MH	:19.6	8.4	6.5	22.4	23.4	5.6	14	99.9
JH	:26.6	4.1	6.0	22.1	22.1	6.7	12.4	100.0
	:21.9	4.9	5.7	24.7	22.3	6.1	14.5	100.1

FH households have much lower ownership rates than JH households but much higher rental rates. FH households also demonstrate a higher rate of "don't knows" which is probably another reflection of their tendency to rent as of all the land tenure categories the renters proved most confused in their attempt to distinguish between land and dwelling tenure. The relatively high rental levels among FH households are significant because they coincide with a number of other characteristics of FH households which point towards this group tending to be caught in a poverty trap with regard to shelter. The matter is discussed elsewhere in the study in more detail but it should be remembered at this stage that FH households constitute 41.2% of the study's sample.

Table # 5.17 presents an overview of the situation with regard to dwelling tenure. As was the case with land FH households were less likely to be owners and more likely to be renters. It appears that female-headed households tend to get trapped in a formal market which they can barely afford while joint-headed households are in a better position to take advantage of the

shelter survival strategies available through the informal development process. The advantage of developing shelter within the informal sector is that costs are considerably lower than those in the formal sector and this allows for saving which in turn allows for expenditure patterns that can support long term investment rather than day-to-day subsistence spending. Such investment offers a means of escape from the vicious cycle of poverty in which many female-headed households are trapped.

TABLE # 5.17

PERCENTAGE OF HOUSEHOLDS BY TYPE OF HOUSEHOLD AND PRESENT DWELLING STATUS

TYPE OF HOUSEHOLD :	PRESENT DWELLING STATUS (Percentage)						
	Own	Family	Lease	Rent	Live Free	Squat	Total
FH	27.8	0.4	0.4	57.5	12.8	1.1	99.8
MH	31.8	0.0	0.9	51.4	15.0	0.9	100.0
JH	35.2	0.7	1.5	48.1	12.6	1.9	100.0
	31.6	0.5	0.9	52.6	13.1	1.4	100.1

Many female heads of households have realised that the formal rental market constitutes an economic trap and for this reason and because the rental market is contracting so rapidly the incidence of squatting by female heads of households appears to be increasing dramatically in the newer squatter settlements.

HOW RESPONDENTS OBTAINED THEIR LAND AND DWELLING

Respondents were asked to indicate how they came to be on the land that they currently occupied. Significantly, 17.9% of JH Households had moved to their present land because they had bought it. This was true of 13.5% of MH Households but only 11.1% of FH Households. 41.8% had come to occupy the land because of a rental agreement.

When respondents were asked how they obtained the dwelling they were currently occupying household differences emerged fairly strongly. 18.3% of JH household had built as had 17.6% of MH households. This compared to only 13% of FH households. With regard to rental as a means of obtaining a house the situation was reversed with 57.0% of FH households indicating that this was the case as compared to 54.0% for MH households and 50.6% for JH Households.

LAND OWNERSHIP ELSEWHERE

Respondents were asked if they owned land elsewhere. 11.7% indicated that they did. Of these 51% were currently renting their present accommodation, 42% owned their present accommodation and the balance were either leasing land or living free. 5.6% of respondents indicated that they were buying land elsewhere and over 70% of these were currently renting accommodation. Again,

considerable differences between different types of household emerged as can be seen from Table # 5.18 below which summarises the data.

TABLE # 5.18

PERCENTAGE OF DIFFERENT KINDS OF HOUSEHOLD OWNING AND BUYING LAND OR
HOUSE ELSEWHERE

TYPE OF HOUSEHOLD	PERCENTAGE WHO OWN LAND OR HOUSE ELSEWHERE	PERCENTAGE WHO ARE BUYING HOUSE OR LAND ELSEWHERE
FH	9.9	4.2
MH	11.5	4.8
JH	13.5	7.8

FH households were the least likely households to own land or a dwelling elsewhere and they were also the least likely of the households to be in in the process of purchasing land or a dwelling elsewhere.

LENGTH OF RESIDENCE

77% of those who were leasing land and 67% of owners had lived more than ten years in their present dwelling as compared to only 22% of renters. The data relating to time in present house are summarised below in Table # 5.19. and provides a clear demonstration of the longterm residential stability that results from secure tenure. The high percentage of owners who have lived in their dwelling for more than ten years may also be a reflection of the cost of land now as opposed to ten years ago. Today, very few low income households can afford to purchase land in the Kingston Metropolitan area whereas ten years and longer ago such purchases may have been feasible, particularly in the areas that were considered peripheral.

TABLE # 5.19

DISTRIBUTION OF RESPONDENTS BY TIME IN PRESENT HOUSE BY TYPE OF HOUSEHOLD

		TIME IN PRESENT HOUSE (YEARS) (Percentage)		
		1 to 10 years	Over 10 year	Total
L A N D S T A T U S	own	34	66	100
	family	38	62	100
	lease	23	77	100
	rent	78	22	100
	live free	72	28	100
	squat	55	45	100
	unsure	77	23	100
	Total	60	40	100

EVICTION DANGER

One of the clearest indicators of perceived security relates to perceptions regarding the likelihood of eviction. Of 653 people who responded to the question "Do you feel that there is any danger of being evicted from here?" 532 (78.5%) said no with only 121 or 18.5% expressing eviction concern. 49% of squatters, 25% of renters and 18% of leasers expressed fear of eviction. There was no significant difference between different kinds of households with regard to levels of fear of eviction.

INTEREST IN BUYING AND UPGRADING

As has been previously discussed, the degree of investment households are prepared to make in land development is almost invariably related to the security of their access to the land they inhabit. Perceived security however, is more important in this respect than legal or formally recognised security.

In order to investigate the relationship between residential investment land tenure respondents were asked if they were planning to upgrade their dwelling or yard. The answers were cross tabulated with land tenure. The findings are summarised in Table # 5.20 below. It is interesting to note that there is nearly as strong an intention to upgrade on the part of squatters as there is on the part of owners and those occupying family land. Renters have the least interest in upgrading and those living free also have a low propensity to improve their current dwelling.

Positive intention to upgrade by owners is understandable. However upgrading activities by squatters provide a rather more complex situation that is related to the factors that determine a "claim" which were described earlier. The construction of a unit on captured land establishes a claim to the land as does general development of the plot on which the unit is sited. The quality and quantity of both forms of development have an important effect on the strength and credibility of the squatter's claim not only with respect to the government authorities that represent the "formal" development system, but also with respect to the similarly established and often competing claims of the squatter's own neighbours.

TABLE # 5.20

 DISTRIBUTION OF HOUSEHOLDS BY INTENTION TO UPGRADE AND LAND TENURE STATUS

LAND STATUS	:% PLANNING TO UPGRADE
Own	46.8
Family	40.6
Rent	8.5
Lease	41.0
Live Free	16.1
Squat	43.6
Unsure	8.0

The reasons given by respondents for not upgrading are summarised in Table # 5.21 below. Of those that were not planning to upgrade their dwelling 64.5% of the renters gave their present land status as the reason. 11.7% of the respondents indicated that they were not planning to upgrade because of a lack of cash. Of these the vast majority (65%) were owners of their own house. It is particularly interesting to note that squatters were more likely to cite lack of adequate cash as a reason for not upgrading rather than their tenure status as opposed to those who were living free who cited tenure reasons far more often.

TABLE # 5.21

DISTRIBUTION OF HOUSEHOLDS BY REASON FOR NOT UPGRADING AND PRESENT LAND TENURE

REASON FOR NOT UPGRADING	PRESENT LAND TENURE							Total
	Own	Family	Rent	Lease	Live Free	Squat	Unsure	
Not ready yet	7	3	1	1	1	2	1	16
Lack of cash	32	6	2	7	13	11	7	78
Personal Reasons:	15	2	3	1	16	3	-	40
Intention to Move	4	1	14	7	7	1	10	44
Present Tenure Arrangements	3	7	118	2	82	5	59	276
Too much Vandalism	1	-	1	-	-	-	-	2
Land Eroding	-	-	-	1	-	-	-	1
In good condition	2	-	-	1	-	-	-	3
	64	19	139	20	119	22	77	460

INTEREST IN BUYING PRESENT LAND

Respondents were asked if they were interested in buying the land they were currently occupying. Of those that replied clearly 40.6% replied in the affirmative. Of these 54% were renters or leasers. 29% of renters were interested in buying as opposed to 58% of leasers. 59% of the squatters were interested in buying. Of these 80% indicated that they would be able to afford monthly payments. 50% indicated that they could afford up to \$50.00 per month. A further 35% indicated that they could afford up to \$150.00 per month.

There was very little interest expressed from any of the tenure groups in buying land with others in the building, the yard or the community. However 73% of respondents who were interested in buying the land indicated that they would be happy to buy with other members of their family.

THE DWELLING

In this chapter information concerning the dwelling that respondent and their households were occupying is presented. Little will be said concerning tenure as this matter has been dealt with in detail in Chapter Five. Some information regarding intention to upgrade and willingness to buy has been included but, for the most part, data and information relating to preferences and plans has been presented in Chapter 11.

However, before describing the findings relating to dwellings it might be useful to clarify some of the terminology that is commonly used with reference to dwellings and dwelling space.

YARD

"Yard" is a very complex concept within the Jamaican context. The term is used in a number of ways, some of which are listed below :

- Yard - the space surrounding a building and enclosed within an outer boundary, usually a fence of zinc or board but sometimes a wall.
- Yard - one's home.
- Yard - as in tenement or government yard. A set configuration of buildings which are generally rented out on a one room per household basis to tenants. The traditional yards developed on the basis of a pattern established by the grass yards during slavery times. There is usually one larger, main unit that is occupied by the landlord. The Government yards which were constructed during the late forties are a more formalised barrack-style reproduction of the basic model. See diagrams 1 and 2. Erna Brodber (Brodber 1975) has documented the yards of Kingston in considerable detail. One of the main features of these yards is the sharing of common infrastructure such as standpipe water supply and latrines.

APARTMENT

An apartment is not usually a "flat" or "apartment" in the British or American sense of the word. Each apartment typically provides the accommodation for an entire household.

TATOO

Tatoo is a rural term which refers to a shack or temporary structure of the kind erected by squatters when they first capture a piece of land. Tatoos are made of anything from cardboard and zinc to board and wattle and daub.

WATTLE AND DAUB

Wattle and daub is one of the earliest forms of building and dates back to the earliest settlements. The method is reminiscent of both African and European techniques and was usually, in its earliest form, combined with thatch roofing.

A wooden frame is erected and bamboo, sticks or cane are woven between the vertical columns, then covered with mud to form the wall. Usually a plaster is then applied to both sides of the walls. The plaster is a mix of mud and lime, usually with an application of a cement-sand mix or lime wash on the outside.

TENANT YARD

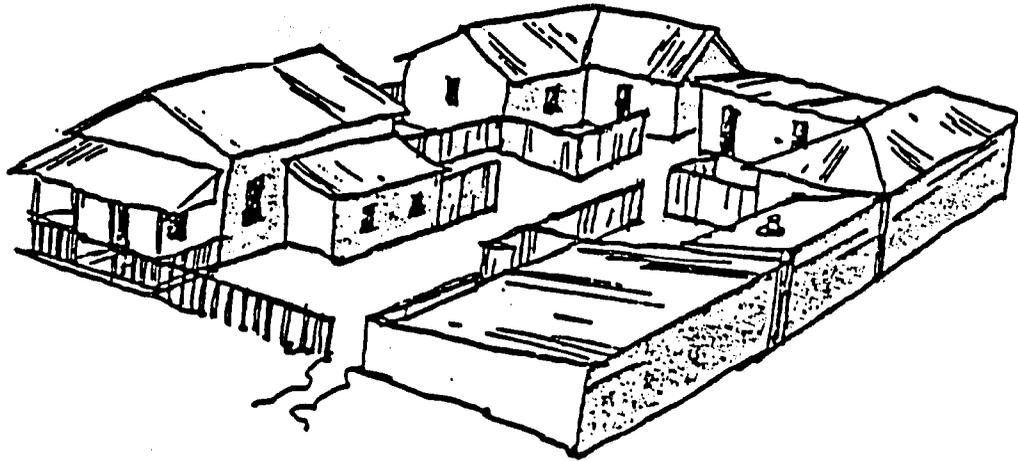
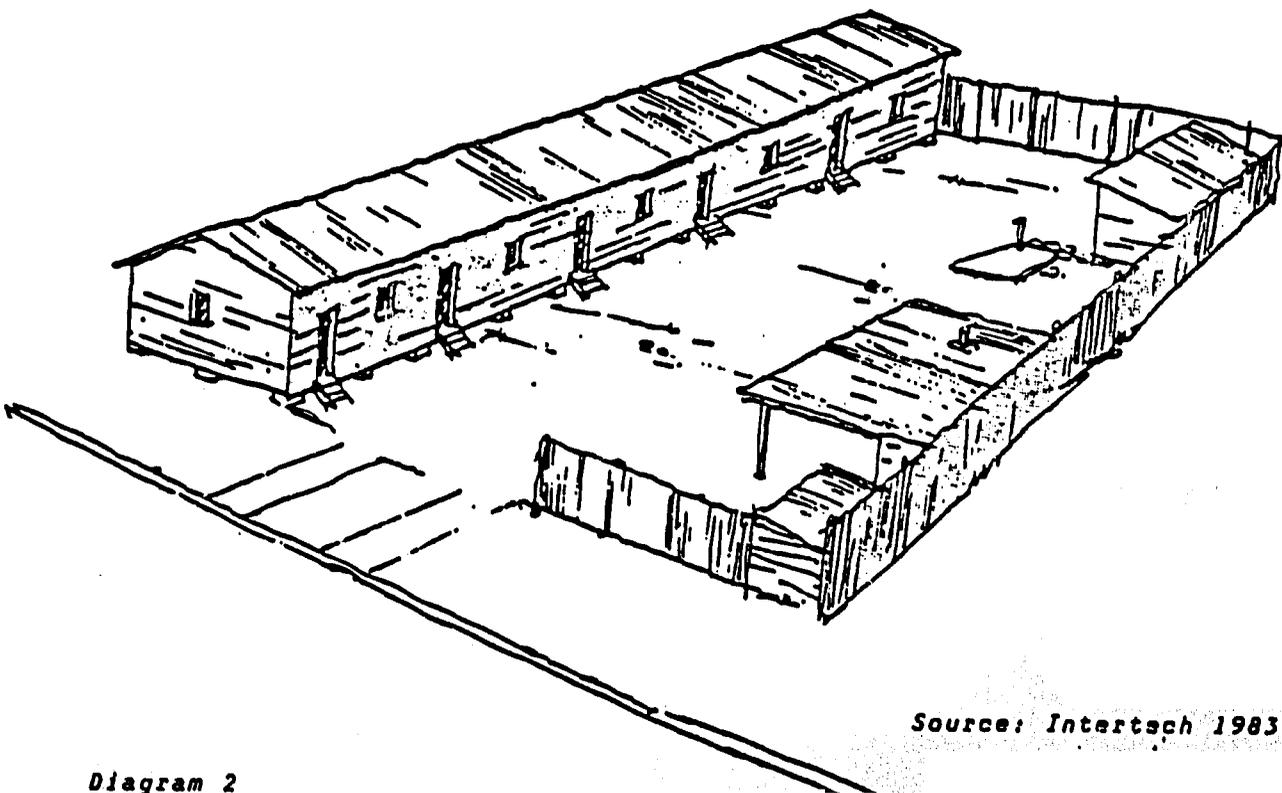


Diagram 1

GOVERNMENT YARD



Source: Intertech 1983

Diagram 2

TABLE # 6.2

MEANS BY WHICH DWELLING WAS OBTAINED

MEANS	PERCENTAGE OF HOUSEHOLDS
inherited	3.1
family,	8.7
built it	16.3
bought it with cash,	5.3
bought it with a loan	8.8
rented	55.8
captured	1.8

	98.8

As can be seen from the table above the most common means of obtaining a dwelling was by renting it, reflecting again the importance and size of the rental market among low income households. 14.1% had bought their dwelling either with cash or by means of a loan but a larger percentage had built their own home. The builders accounted for 16.3% of the sample and constitute the second largest group. The manner in which they built is discussed in greater detail in Chapter 7:0 which focusses on the building process. It should be noted that capturing of dwellings is a relatively rare practice as squatters tend to capture land and build on it themselves rather than capturing both land and dwelling which is a more common practice among low income populations in the developed world .

MATERIALS

One of the best indicators of a dwelling's age is the material from which its walls are made. Walling is also closely related to perceptions of security of tenure and the economic base from which a household is operating. Temporary structures tend to be constructed of wood or "board" as it is more often referred to, or else of scrap materials such as cardboard, zinc and scrap metal. These structures can be dismantled rapidly and re-cycled efficiently. A popular material at the moment among squatters can be obtained from saw mills that sell the outer cuts of their lumber and the next to outer layer know as "skim" board.

More permanent structures, if they are older, are constructed of brick or concrete nog. There is a certain amount of wattle and daub but this is more prevalent in the scattered squatter settlements around the periphery of the city. A few dwellings use stone but this is far more commonly used as a material for retaining walls than for residential walling.

The most prestigious walling is block and steel which can be considered a good indicator of either relatively secure land tenure or intention to battle to retain land access. It is the walling material to which nearly every Jamaican appears to aspire.

The number of households living in dwellings with walls made of the most common materials are given in Table # 6.3

TABLE # 6.3

 DISTRIBUTION OF RESPONDENTS BY THE MATERIAL OF THEIR DWELLING'S WALLS

KIND OF MATERIAL	# Households	Percentage
Wattle and daub	1	0.2
Wood	136	20.7
Concrete nog	202	30.7
block and steel	276	41.9
brick	32	4.9
zinc	4	0.6
scrap	6	0.9
bagasse	1	0.2
	658	100.1

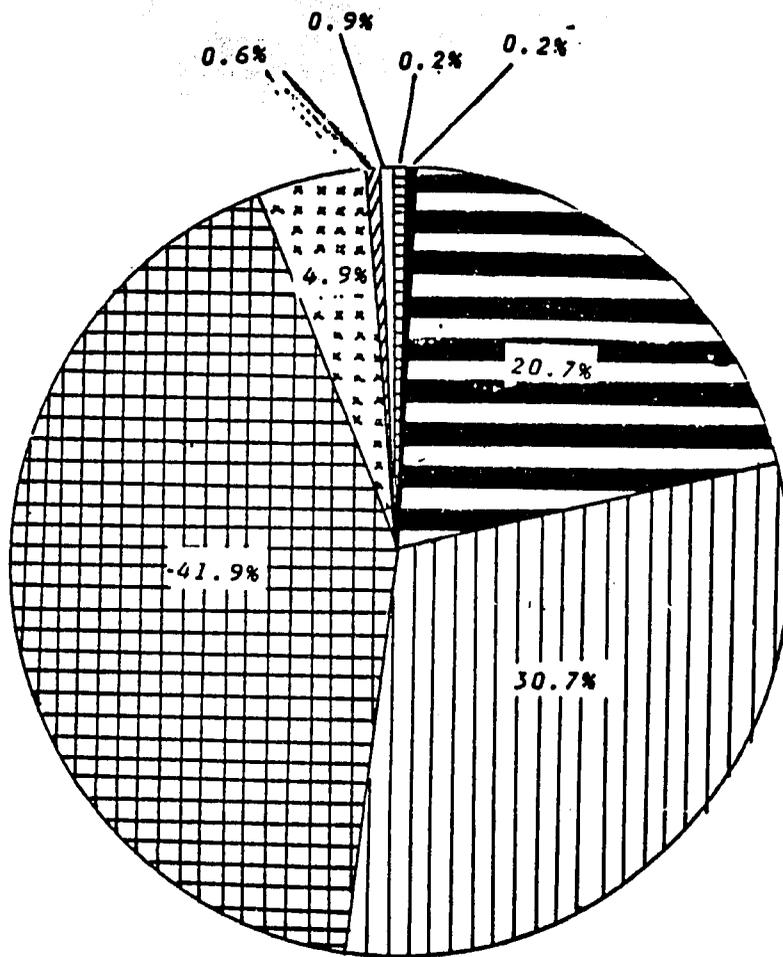
As can be seen from the table, block and steel walls accounted for the largest group. However concrete nog and wood accounted for a significant percentage of households. The nog buildings are characteristic of building in the older parts of the city as is brick which occupied the position of today's block and steel prior to the 1907 earthquake which led to widespread destruction of unreinforced brick buildings in the Kingston area.

Wattle and daub, zinc, scrap and bagasses are relatively rare in the sample accounting for only 1.9% of the sample. There is no question that these forms of building are more frequently found in the more peripheral, hillside squatter settlements than in the inner city areas and this accounts for the low levels found in the survey.

The distribution of walling material varies from one area to another. Table 6.4 in the appendices can be referred to for information in this respect.

The material of floors tends to coincide with the material of the walls. Block and steel houses tend to have tile floors as do some of the nog houses some of which have raised wooden flooring. Wooden units are normally either set on a concrete floor slab or raised off the ground by means of stilts, blocks or stones with wooden floors. It is only in the very poorest housing that earth floors are found. These are often covered with cardboard. Floor material distribution is summarised below in Table # 6.6

FIG. 6A KINDS OF WALLS



- | | | | |
|---|---------------|---|-----------------|
|  | BLOCK & STEEL |  | ZINC |
|  | WOOD |  | SCRAP |
|  | CONCRETE HOG |  | BAGASSE |
|  | BRICK |  | WATTLE AND DAUB |



Back wall of unit showing mixed use of recycled board and concrete nog.

TABLE # 6.6

NUMBER OF HOUSEHOLDS BY MATERIAL OF FLOOR

KIND OF MATERIAL	FREQUENCY	PERCENTAGE
Earth	5	0.7
Wood	234	34.6
Concrete	161	23.8
Tile	274	40.5
Other	2	0.3
	676	99.9

The one material that predominates in all low income housing is galvanised corrugated steel sheeting known locally as "zinc". There are very few roofs that are not made of this material. This can be confirmed by reference to Table # 6.7 below which summarised the kinds of roofing material identified in the survey.

TABLE # 6.7

NUMBER OF HOUSEHOLDS BY MATERIAL OF ROOF

KIND OF MATERIAL	FREQUENCY	PERCENTAGE
Concrete slab	19	2.8
Zinc	648	96.0
Shingles	4	0.6
Scrap	3	0.4
Thatch	1	0.2
	675	100.0

THE CONDITION OF THE DWELLING

An attempt was made in the survey to explore the vulnerability of low income households to hazards that might affect their dwelling. Detailed assessment was outside of the scope of our work but respondents were asked to give information on their own assessment of their dwelling's safety and comfort with respect to a number of variables.

An initial question was aimed at determining whether respondents felt that their dwelling was improving, staying the same or deteriorating in condition. Of the 646 respondents who replied to the question 98 (15.2%) indicated that it had improved, 296 (45.8%) indicated that it had remained the same and 252 (39%) indicated that it had deteriorated.

When respondents were asked to assess their dwelling with regard to leaks,

fire risk, vulnerability to landslides, adequacy of privacy, vulnerability to flooding and vulnerability to theft the responses summarised below in Table # 6.8 were obtained.

TABLE # 6.8

 RESPONDENTS' ASSESSMENT OF VULNERABILITY OF DWELLING

FEATURE OF DWELLING CONSIDERED	RATING OF RESPONDENT				Total
	Good	Fair	Poor	Dangerous	
	%age of Households				
Leaks	23.6	40.1	27.6	8.7	100.0
Fire	19.8	40.8	25.6	13.8	100.0
Landslide	59.0	33.1	5.2	2.7	100.0
Privacy	43.2	39.6	14.6	2.5	99.9
Flooding	43.3	41.9	11.3	3.6	100.1
Theft	22.9	41.6	28.2	7.1	99.8

As can be seen from the table the greatest concerns overall appeared to be fire (39.4% gave a poor or dangerous assessment), leakage (36.3% poor or dangerous) and theft (35.3% poor or dangerous). Flooding and landslides were not seen as widespread dangers and by definition are likely to be localised within particularly vulnerable geographic areas such as river beds, gully banks and hillside slopes. The level of perceived vulnerability to fire is probably a reflection of the relatively high levels of wooden units (20.7%) and nog units (30.7%). The latter kind of walling is supported by a wood frame and is often combined with wooden floors.

 INTEREST IN UPGRADING DWELLING

Respondents were asked if they were planning to upgrade their present house and yard. Of those who replied 151 (23.9%) replied in the affirmative. Of these 78 (51.7%) were owners of their land or living on family land, 10 (6.6%) were renting land, 16 (10.6%) were leasing land, 40 (26.5%) were squatting or living free on land and 7 (4.6%) were unsure of their status on the land.

When intention to upgrade was cross tabulated with house as opposed to land status the following situation emerged. Of those who replied that they were planning to upgrade, 65% owned their house, 18.5% were renters, 0.6% were lessors and 16.4% were living free or squatting.

Of those who indicated that they were not planning to upgrade their house 64.5% of the renters gave their present tenure arrangements as the reason.

79 (11.7%) of respondents who were not planning upgrading activities indicated that this was because of a lack of adequate cash. Of these the vast majority (65%) were owners of their own house.

It is interesting to note that 50% of squatters cited lack of cash rather than present tenure status as their main reason for not upgrading with only 23% citing tenure status.

A number of differences emerged between different areas with respect to respondents intentions to upgrade their dwelling. These differences are discussed briefly below.

The areas where half or more of the respondents indicated that they were planning to upgrade their house or yard are listed below in Table # 6.9 together with the Zones in which these areas are located.

TABLE # 6.9

AREAS IN WHICH MORE HALF OR MORE OF RESPONDENTS PLAN TO UPGRADE DWELLING

AREA	ZONE
Rennock Lodge	2
Kingston Gardens	1
August Town	2
Hope Tavern	4
Grants Pen	4
Waltham Gardens	3
Balmagie	3
Maverly	3
Whitehall	4
Bull Bay	4
Causeway	4

As can be seen clearly from the above table it is the Zone 4 residents who show by far the greatest intention to upgrade their dwelling. Overall approximately 70% of respondents in Zone 4 were planning to upgrade as compared to 30% in Zone 3, 25% in Zone 2 and only 5% in Zone 1. This has important implications for interventions planned at assisting low income residents to upgrade their shelter and indicates that a focus should be placed on the more peripheral areas.

Areas where no respondent was planning to upgrade are summarised below in Table # 6.10 as are the reasons given.

TABLE # 6.10

RESPONDENTS' REASONS FOR NOT UPGRADING BY AREA

AREA	REASON FOR NO UPGRADING				
	not ready	cash	family	moving	tenure
Norman Gardens	-	-	1	-	3
Franklin Town	-	-	-	-	10
Campbell Town	-	2	-	-	3
Allman Town	-	2	-	-	6
Denham Town	-	1	3	-	6
Total	-	5	4	-	28

It should be noted that the first two areas listed are in Zone 2 with the other three being in Zone 1.

This pattern of lack of interest in upgrading in Zone 1 is confirmed when the areas in which three quarters or more of respondents were NOT planning to upgrade are listed as they are in Table # 6.11 below together with the reason given for not upgrading.

TABLE # 6.11

RESPONDENTS' REASONS FOR NOT UPGRADING BY AREAS IN WHICH

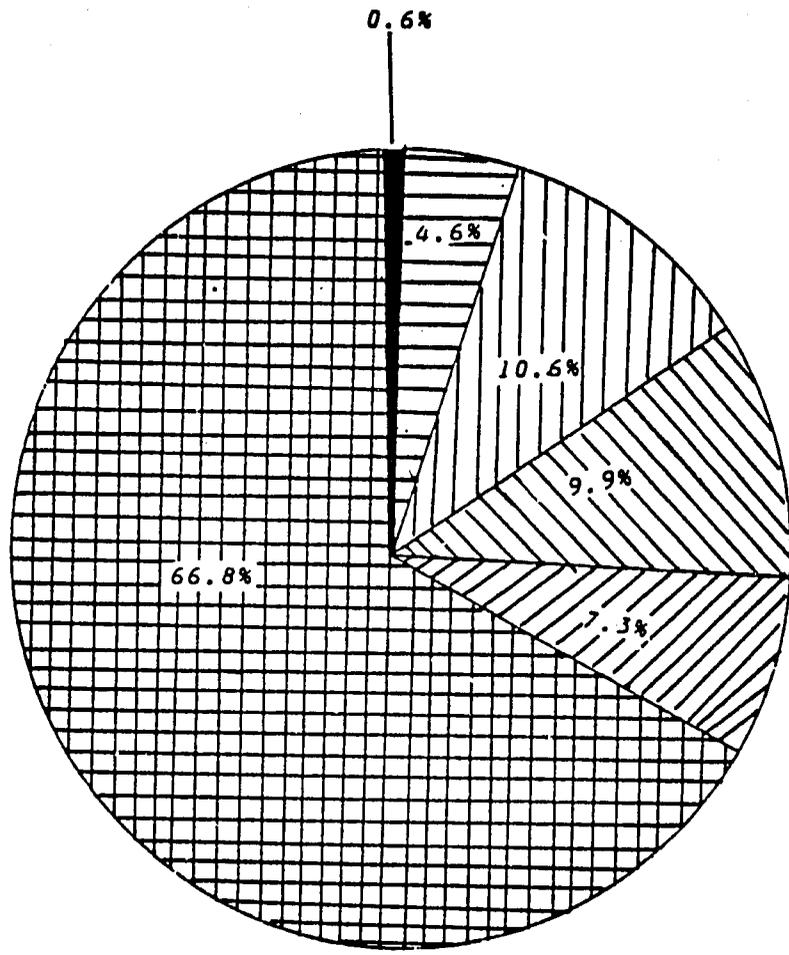
THREE QUARTERS OR MORE ARE NOT PLANNING TO UPGRADE

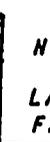
AREA	REASON GIVEN FOR NOT UPGRADING						TOTAL
	not ready	cash	family	moving	tenure	knowhow:	
Johnson Town	-	-	2	1	2	-	5
Newton Square	-	3	1	-	1	-	5
Passmore Gardens	1	1	1	-	9	-	12
E. Downtown	-	-	-	1	23	-	24
Fletcher's Land	1	2	2	-	6	1	12
Swallowfield	-	-	2	-	4	-	6
Cross Rds*	-	3	1	-	9	-	13
Woodford Park	-	-	-	-	4	-	4
Kencot*	-	3	2	-	10	-	15
Jones Town*	1	1	1	1	13	-	17
Greenwich Town**	-	2	1	1	11	-	15
Boucher Park	2	-	1	3	8	-	12
Seaward Pen	2	1	1	4	3	-	11
Total	7	16	15	11	101	1	151

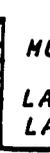
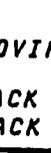
* 1 indicated other

**2 indicated other

FIG. 6B REASON FOR NOT UPGRADING IN AREAS IN WHICH THREE QUARTERS OR MORE ARE NOT PLANNING TO UPGRADE



 NOT READY
 LACK CASH
FAMILY

 MOVING
 LACK TENURE
 LACK KNOW HOW

Of the thirteen areas listed above, eight are in Zone 1. Within Zone 1 the main reason (given in 73% of the responses) for not upgrading was tenure. If upgrading activity in Zone 1 areas is to be contemplated as an intervention strategy as part of the Kingston Redevelopment Project, serious attention will have to be given to the limitations that the forms of tenure prevailing in the Zone may have on upgrading investment on the part of residents. It may be that without the granting of secure tenure only very short-term upgrading can be considered.

INTEREST IN BUYING

There were 540 respondents who did not own the land they were living on and who replied unambiguously to a question "would you be interested in buying the land your dwelling is on?" Of these 27.6% gave a positive answer. When the same question was posed with regard to the dwelling and the land 522 replied unambiguously of whom 23.2% replied in the affirmative.

When respondents were asked if they were interested in buying land in the same community in which they were presently located, of those that replied unambiguously 24.5% indicated that they would be interested. When asked if they would be interested in buying land and dwelling elsewhere in the community, 26.6% replied affirmatively.

55 (10.2%) of the squatters and those living free on land indicated that they would be interested in buying the land where they lived. Of these, 27 owned the house they lived in, 24 lived free or had captured and 4 were renting their dwelling.

However there was little interest expressed by respondents in buying on a communal basis unless purely family were involved. Less than 10% of respondents indicated that they would be interested in buying property with other households in the same building, the same yard or the same community. However 67% of those that were interested in buying indicated that they would be interested in purchasing with other members of their family.

CHAPTER SEVEN
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THE BUILDING PROCESS

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77

Building processes used by residents of low income areas vary considerably. The manner in which they build is effected by many factors including perceptions of tenure security, resource availability and the size and kind of household that has to be accommodated, and to provide the resources needed for the construction process. Despite considerable variations however, there are a number of features of the building process that remain fairly constant. Building "little-little" in an incremental fashion and as resources become available is the most common pattern of building by low income dwellers not only in Jamaica but in most parts of the world. Use of community and family based labour is also a common feature of self construction as is the use of second-hand and recycled materials.

In this chapter the building process is presented from a number of different perspectives. Data collected as a result of the large survey is presented prior to the presentation of a number of the case studies which illustrate characteristic features of the "tun yuh han mek fashion" approach to building within Kingston. In addition background information that has been collected by CRDC during its work will be discussed with a particular focus on building costs and some of the older and more traditional technologies that continue to be used by squatters in particular.

The building processes used by squatters will be presented in some detail despite their relatively low prevalence in the large survey. This has been done because it is felt that their true prevalence in the KMA is not reflected in the large survey because of locational aspects which have been discussed previously in Chapter Five. In addition the acceleration in squatting in the medium size towns of Jamaica is alarming particularly in Montego Bay, and Ocho Rios. Half the population of Falmouth for instance, is said to be composed of squatters (Gleaner May 26 1986). We have recommended elsewhere in this study that further work should be carried out on the dynamics of squatter settlements not just in Kingston but in rural, peri-urban, small and medium town environments as we foresee increasing rates of squatting over the next few years with a consequent need for the design of appropriate and effective intervention strategies on the part of both land and housing authorities.

Following the initial section on construction of dwellings a later section will review data and information collected with reference to home improvements.

Overall, just over 16% of the sample interviewed had built their own dwelling. Of the builders, 57 (52.3%) indicated that they had got permission to build on the land. 17 (15.6%) indicated that the land was theirs and they had asked no-one's permission and 35 (32%) indicated that even though they did not own the land they had asked no-one's permission to build on it. Of those that had obtained permission 30 claimed that they had received permission from the Government as compared to 14 who said that they had received permission from the landlord. Nearly half of the builders had received no permission to build from anyone. The issue of permission from the Town Planning Department was glaringly absent from any of the responses received from the sample.

There is a common practice in Jamaica of allowing people to build on land that is not theirs as long as they erect no "permanent" ie. block and steel structures. However, it is well known that squatters often erect substantial



Known locally as "Hardware & Lumber" this squatter unit shows typical storage of building materials.

permanent structures in order to lay claim to the land upon which they have settled. This tends to be particularly frequent prior to elections when the squatters are aware that politicians standing for re-election are seeking to court voters by making popular moves rather than seeking to alienate them by taking the extremely unpopular step of initiating or supporting eviction.

BUILDING SEQUENCE

75% of respondents who had built for themselves indicated that they had built their house "little little" over a considerable time with most people building one room first. A small number had built two rooms straight away. This pattern is typical of incremental building where sleeping accommodation is granted first priority with cooking and bathing being accommodated outside in the yard until sufficient resources have been mobilised to expand the dwelling. It is usual for building materials to be saved "little-little" and only used when sufficient have been obtained to construct the next full section of the building. In one of the squatter settlements where CRDC has been working residents frequently establish their land claim by building and moving into cardboard dwellings which are covered in zinc held down with pieces of wood and stones. The cardboard is draped over a basic wooden structure. Other forms of "tatoo" are also established for the same purpose using whatever material comes to hand.

In one case a woman and her two children lived under plastic sheet nailed to a tree for two weeks. In another, a family lived under sheets of zinc that they leaned against an earth bank that they had cut away in the hillside. During the time these families live in such conditions they begin land clearance and start to build foundations if they have sufficient resources. Their neighbours often help by providing security for the storage of building materials. Those who cannot afford the blocks or cement needed for foundations move straight into the construction of a wooden frame which is either filled in with concrete nog or board of one sort or another. In some cases bamboo is woven into the frame and a daub of mud is applied. When this is dried the walls are rendered with a mixture of white lime and cement. These techniques have been described in more detail in Chapter Six in the section on walling.

When squatters move onto a site that has been previously occupied there is usually an agreement whereby the first squatter is "paid" for the site. This charge covers the development costs incurred by the original developer in land clearance, tree planting, installation of access paths and so on. It is not seen as a freehold purchase agreement. When this happens the dwelling and the land are treated quite separately. The house may be sold or taken away by the original builder while the new squatter takes over the land and either brings in a house that they have already built and been occupying or erects a new dwelling.

BUILDING TECHNOLOGY

The use of older and more traditional techniques is not uncommon in low income settlements despite popular belief to the contrary. The rule seems to be that if you build for yourself anything goes. However if the Government builds for you only the techniques associated with the middle and upper classes are deemed acceptable. If Government is building then the rule is block and steel and a regular WC attached to running water. If you are building yourself then board, bamboo or nog with a block foundation and a pit latrine will probably be acceptable.

The design of dwellings varies with the building techniques used. There are fairly standard layouts that have developed, with the dwelling usually expanding from an original inner room. Wooden units are often supported by blocks or stones that raise the floor off the ground and allow for ventilation underneath the building, storage space and a shelter for yard animals. This technique has its advantages and disadvantages. On the one hand the fragile support system allows for speedy removal of the structure when households have to move at short notice. On the other, the dwelling is maintained in an extremely vulnerable situation from the perspective of damage by high winds and freak storms.

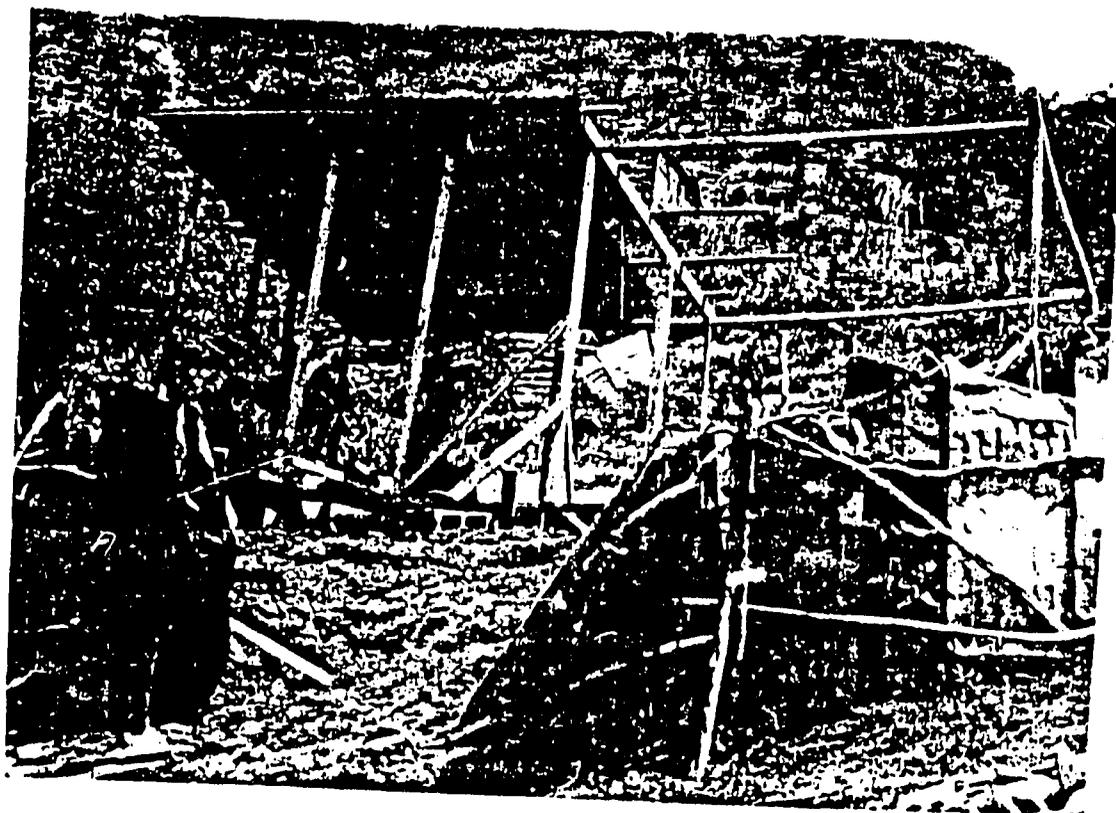
The development and design of houses over time can be seen in the plans of some of the case studies that are presented in this section. Our findings in this respect differ little from the well-illustrated findings of Jean and Oliver Cox (Cox 1985). The main concern with regard to design relates to safety. There is a certain complacency that has developed in builders and homeowners since the last major hurricane hit in 1951. This, combined with a gradual "deskilling" of the traditional building force has led to the omission of basic safety features from many informally built dwellings during the last twenty years. These features include the use of hipped as opposed to flat roofs, the use of hurricane straps, the use of adequate bracing in wood frames, the correct positioning of joints and the location of doors and windows in such a fashion that the wall structures themselves are not weakened. The most important features relate to the manner in which the house is tied together at roof/wall junctions and at wall/foundation junctions.

There is considerable room for intervention in the dissemination of safety techniques to encourage improved resistance of dwellings to high winds and to flooding. An example of such materials is the CRDC produced brochure for local artisans "How to build a Safe Wooden House" (CRDC 1985) but much more needs to be done in this regard.

LABOUR

The building and construction sector is one of the industries that absorbs extremely high levels of unskilled and casual labour and it is rare to find a low income family that does not have at least one member who possesses a building-related skill. One tenth of the household heads interviewed worked in the Construction Industry. This high penetration of the construction sector by low income workers allows for the development of a transfer of skills from the formal to informal sectors and, to a notorious extent, it also allows for the transfer of materials which "vanish" in considerable quantities from building sites that are not provided with adequate and effective security. The flows are so large according to members of the Masterbuilders Association that they effectively constitute a low income housing subsidy provided involuntarily to the poor on a regular basis by the formal construction sector.

While skills developed on formal building sites are transferred to the informal shelter sector the deskilling process mentioned earlier still continues as the technologies used on large building sites are not always those required for the construction of true low income dwellings. Up until about ten years ago there was a well established system of informal apprenticeship which ensured that local artisans who had developed skill in the application of techniques based on the use of indigenous, recycled and second hand materials had a means of passing on their skills to the next generation of low income



New squatter building. Fence has been broken down by land slippage following heavy rains.

dwellers. However with the advent of the formal vocational training system youth were increasingly attracted away from the traditional technologies towards the techniques that promised the glamour of the sophisticated and large scale building site. The fact that the new vocational trainees are actually subsidised to attend training institutions only exacerbates the problem as, under the informal system, the older artisans were paid to accept apprentices albeit relatively small sums. The end result is that unless immediate steps are taken to document the skills of the older artisans and to dignify them by giving them exposure within the formal training system, many if not all of their skills will be lost.

63% of respondents said that they had designed the house they built themselves. 20.4% said another member of the family had designed it and 13.9% used a contractor to do the design. There was only one case of the government being involved in any of the design work. The idea of plans and blueprints being used as design and planning tools is regarded as somewhat strange. Most people feel that their houses have been designed perfectly adequately without them and as most of them have no idea of how to interpret either technical drawings or blue prints they are regarded as having minimal use.

37% of those that had built their own house indicated that the house had been built with their own labour. A further 30% indicated that family labour had been used. 31.5 % had used friends' labour and 20.4% had used one or more artisans. 25% had used a contractor. This illustrates the high self-help component of much of low income building. During the study we came across numerous cases of labour sharing, particularly among the poorest households. Labour was also often provided during "work-days" when friends and relatives provided labour in exchange for liquor and food during the day. The end effect is that the cash cost of much self-built housing is extremely low with materials constituting the primary expense.

MATERIAL AND COSTS

Squatters who were interviewed had built their own units with second hand material which they had purchased, or from cheap lumber from one of the city's lumber yards. Off cuts from the lumber yards as well as the next to outer layer of the lumber known as "skim" board are popular materials for walling. Zinc sheeting can be purchased directly from the factory on Spanish Town Rd, "seconds" being particularly popular because of their cheapness. Occasionally households purchase an entire second hand house and move it to a new location. Sometimes walls are sold and dismantled for reassembly elsewhere. We have come across cases where this has taken place with stone retaining walls which are gradually taken down, moved stone by stone, and then rebuilt.

One of the builders that CRDC has been dealing with for some time now has developed a technology based on the use of old vehicle tyres. The tyres are used to shore up gulleys and to provide the structural support for pathways. They are embedded in the earth and weighted down with river stone. In the flood rains of November 1987 it was found that the areas of the squatter community where this builder had applied this method were the least affected by erosion and slippage. It may be that other technologies exist within other low income settlements that have a similar level of impact. Their documentation and dissemination should be prioritised in any building training and extension program.



Typical one room board unit.

In some communities there are established experts who will provide a full low income housing service. They collect the materials and assemble the house. Current prices for a two room unit range from J\$2,000 to J\$10,000 depending on the standard required. Within different communities these "experts" rely on varying forms of material and construction techniques. Down town and in areas such as Riverton City, packing cases and wooden pallets originating in the docks and from the industrial estate are popular materials. Squatters who live on the Riverton Garbage dump are also expert at sifting the deliveries from the garbage trucks for anything that can be used for building purposes. Much of this is sold within the informal second-hand market. West Street is particularly well known as an area where second-hand building materials are retailed.

According to Goldson's cost profile of a housing unit (Goldson 1986) materials account for only 32% of the total cost of a unit. This figure includes the cost of infrastructure materials as well as the dwelling itself. Given that most low income earners use some recycled material and given the relatively common use of local material such as marl, stone, bamboo and so on it seems fair to say that informal sector builders are probably building at 20 to 25% of the cost of the formal sector and many of them are building at considerably less cost than this.

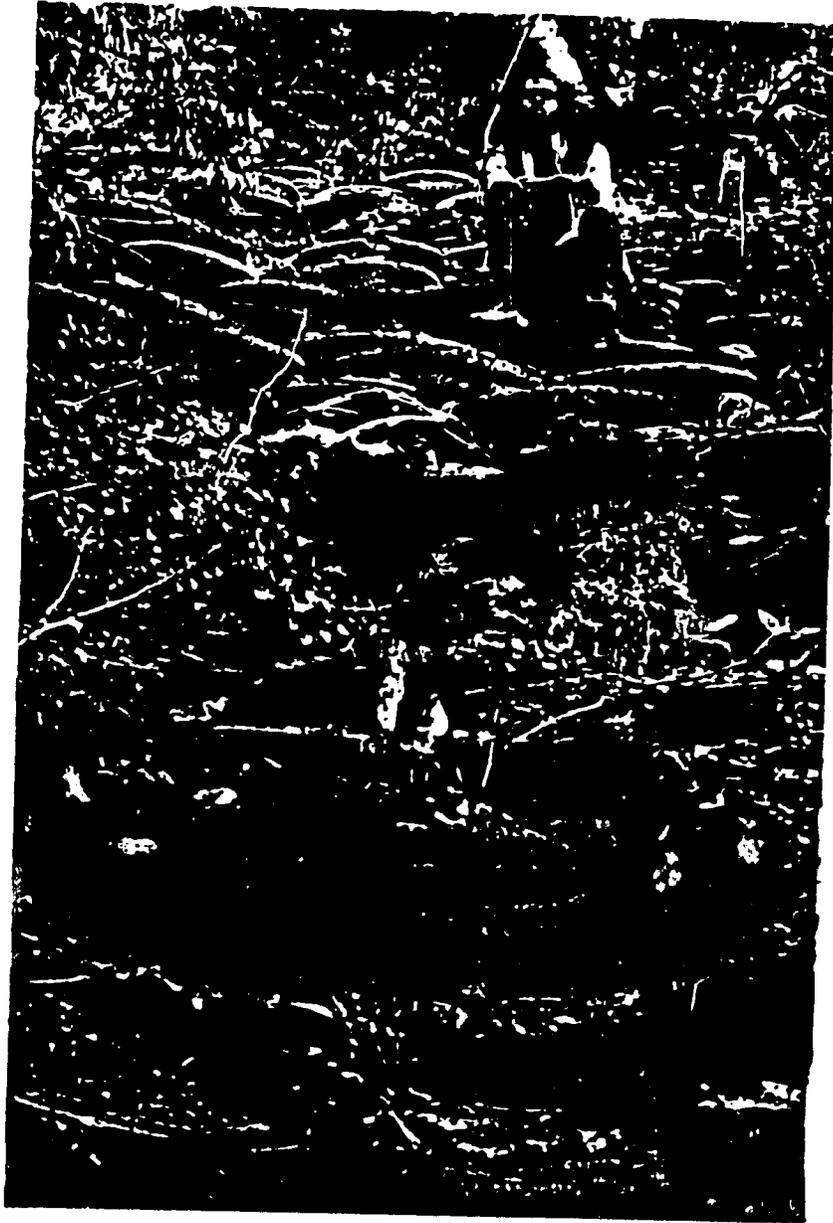
TIME

80 respondents gave information regarding the length of time it took to build the houses. Of these 20% had built the house in 4 months or less and 55% had built the house within one year. A further 20% completed the house by the end of the second year. 5% had taken five years to complete while 3.7% had taken ten years. However 92.5% of all builders had completed their houses within a ten year period. The cross tabulations of the time it took to build the house and the kind of material from which the wall was made have not been run. However the relatively short construction time reported by most of the builders is consistent with the construction of board dwellings. Respondents in the case studies who were living in non-board accomodation had taken considerable periods to build their houses. Some had taken over twenty years.

One of the reasons that houses are built "little-little" is that there are relatively few poor people who are prepared to risk existing security to borrow for building purposes. Materials and/or money are therefore saved over considerable periods of time prior to actual construction.

FINANCING

Expenditure on shelter as well as investment priorities and saving patterns are described in much greater detail in Chapters 10 and 11. However it should be noted here that only 13% of the people who had built the own house had borrowed in order to do so.



A local squatter builder sits on top of a gully infill he has constructed using recycled tyres.

IMPROVEMENTS

165 respondents gave details of improvements that they had made to their houses. The following list gives information on all improvements that were given by more than two respondents.

Kind of Improvement	1st improvement listed	2nd improvement listed	3rd improvement listed
Add room(s)	40	8	
paint	30	5	
grill house	12	5	4
fix fence/put up wall	9	14	
repair roof	8	7	6
build new walls	6	1	
repair floor	5	4	
repair toilet/bathroom	4	3	
remodel house	5	4	
enclose verandah	4	3	3
fix kitchen	3	3	

As can be seen from this listing the leading priority is to build more room space. 68% considered it more important to them to expand their house by adding an additional room or rooms rather than retaining the size of yard space they already had. Painting, which can be done with relatively little outlay, is the next most popular improvement. After painting there is a clear prioritisation of security related improvements in the forms of security grills and fencing. Security has become an overriding concern for most urban dwellers and this is no less true in the low income communities than it is in those of the middle and upper income groups. This has been to the benefit of welders for whom the production and installation of grills has become big business. Security issues also have an impact on the acceptability of different kinds of material. The aluminium house that Alprojam once tried to market in Jamaica, for instance, proved most unsuccessful because people felt "it can open with a can opener". One of the contributing factors to the popularity of block and steel is the perception that it is a "secure" form of construction, the acid test of a wall in many communities being its capacity to withstand the effects of bullets fired from an M16 machine gun.

21% of those that had made improvements said that they did it all at once with 22% having done the work in less than two months. The remaining 79% indicated that they had done it "little-little" over a period of time. However even then 67% said that the improvements had taken a year or less. Each step may take a relatively short period of time but the incremental building system is composed of the implementation of a long series of relatively short building steps that may go on as a composite process almost indefinitely with no clear "completion" ever being achieved. The main limitation on this process is land space. 54.5% of respondents indicated that they had no room to further expand their dwelling.



Girls carrying stones for the construction of a retention wall.

205 respondents answered the question relating to what kind of labour had been used to do the improvements. The results are given below.

SOURCE OF LABOUR	% using
	YES
self	23%
family	29%
friend	9%
artisan	21%
contractor	33%
other	2%

Again it is clear that while contractors are used, particularly for the more difficult structural building processes, there is an overwhelming reliance on labour drawn from the family itself and their friends. In some cases friends work out a barter arrangement or form a type of building circle. In the first case a carpenter, for instance, may do the carpentry on his friend's house in exchange for haulage services provided by the friend. In the second case three households may form a group of workers who take it in turns to work on each others houses.

88% of respondents indicated that they had bought the materials that the needed for the improvements. 6% had obtained them free. Only 14% of those that had made improvements indicated that they had borrowed to do so.

For those that had borrowed the source is given below.

Source of Loan	No. of Respondents
Relative	4
Friend	5
Credit Union	8
Employer	2
Building Society	2
NHT	1
Bank	1
Church	1
Other	6



Damage to squatter site caused by heavy rains.

VULNERABILITY TO NATURAL HAZARDS

All respondents were asked if they had done anything to prevent hurricane damage to their dwelling. 89% of those that gave clear replies indicated that they had not. Only 7.5% of FH households had taken any steps in this regard as compared to 12.0% and 13.3% of MH and JH households respectively. When asked where they would go in a hurricane 83% indicated that they would stay where they were.

The figures are cause for serious concern, given the island's location an area of high hurricane occurrence. The complacency among both builders and homeowners concerning the vulnerability of their dwellings and the technologies that could, but are generally not, applied to mitigate against hurricane damage have been described earlier in this chapter. At the national level increased capacity for hazard mapping has led to a greater awareness of the potential cost to the nation should Jamaica experience a direct hurricane hit. However, mobilisation of the population at the community and household levels to respond to the potential danger by putting into place preventative measures is still more of a challenge than an achievement despite the fact that many of the mitigation measures are inexpensive to put in place.

Part of this reluctance can be explained by a lack of knowledge and experience particularly given the significant period of time that has elapsed since the last direct hit in 1951. However the expenditure and investment priorities of low income households make planning for "acts of God" something of a luxury when choices have to be made between immediate needs and longer term investment. Insurance against damage related to natural hazards is also almost impossible for owners of self-built housing which has been constructed without planning permission and on land with insecure title.

CASE STUDY 1

SQUATTER MR. S

Mr. S. lives in the flood plain of the Hope River in a rapidly expanding squatter community. He has lived in the area since 1967 when he moved from Mona Commons where he lived in his uncle's board house and worked as a handyman on the adjacent University Campus. The area where he now lives has been declared hazardous by the authorities but people continue to live there. His first house and a small shop he had built were destroyed during the 1979 flood rains when a land slide sent a boulder crashing through the structure. However he moved a little way from the site and started all over again.

Mr. S's wife spends most of the time in the country and four of the children spend some of their time with him and some with her. His eldest daughter lives with him as do his sister and brother and niece. Apart from the family there are three other households who live in the building in single room apartments. In all there are ten people in the tenant households. There are rarely fewer than seventeen people in the dwelling at night.

Mr. S. spends about \$300 per week on food and \$125 per week on transportation. His cooking fuel costs him \$18. Electricity costs \$125 a month and his other major expenses are support for a baby-mother \$50/week, and his own mother \$100/month.

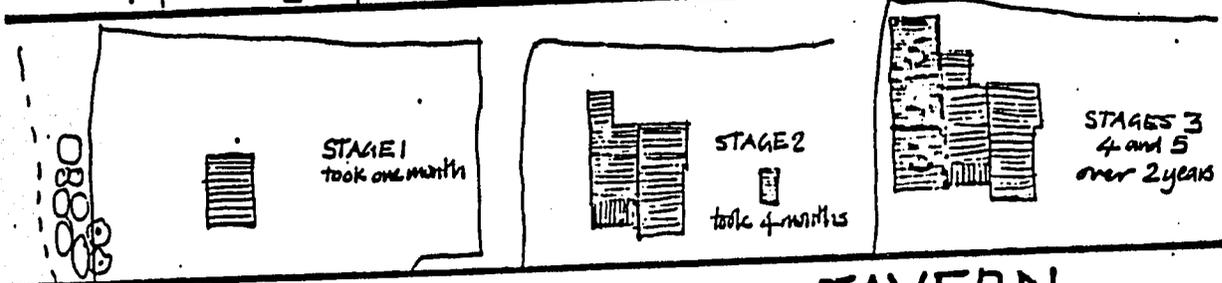
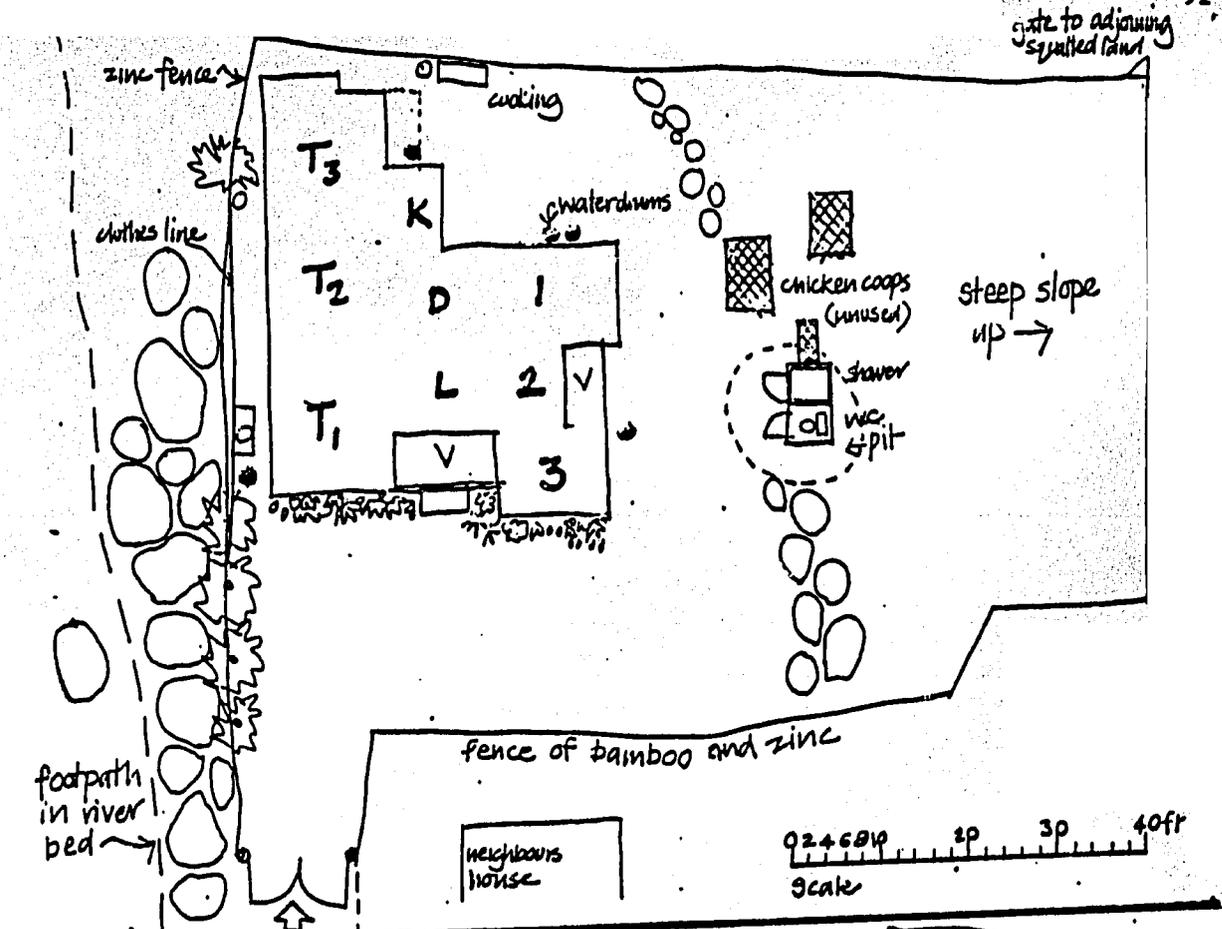
His income comes from his work as a carpenter and the rent from his tenants. He used to drive a pickup for a friend but it got smashed up so he has lost that source of income. Fortunately his wife has land in the country where she carries out subsistence farming so he is not totally dependent on his city earnings. His major investments have been a TV, a stereo, a refrigerator, a fan, a buffet, a table and some beds.

In the sixties he used to save with the Post Office at Mona. He moved his saving to the Bank of Nova Scotia when the P.O. saving system finished but he still would prefer the Post Office because "it was nearer and when you plan to save a little, by Monday you would spend it, but since the Post Office was near to my work, I use it". However he has saved very little recently and only has about \$10 in the bank. He had to draw out everything when his father died and his house and shop got wiped out in the landslide as he lost everything.

Asked about his experience with taking loans Mr. S. said "well I never try that yet you know" but questioned further remarks that "well, if me run short of a hundred dollars me run to me friend but me have fe know directly weh it coming from to pay him back." He would be interested in getting a loan to get a van of his own but has no idea where he would go to get such a loan. The "biggest loan" he has ever taken was \$80 from a friend when he needed it to cast his concrete floor.

If he got a windfall of \$1000 he would spend it on chickens and pigs which he would raise on his wife's land in the country.

If he got a windfall of \$5000 he would get "chickens, pigs a little cow-calf and a few goats". He would spend \$900 "to get increase quick" on tthe chickens



House on Squatted land

house of board on stone/concrete foundation with zinc roof. WC with pit but no running water.

Constructed by owner with paid and unpaid help.

HOUSEHOLDS

owner	10 persons
Tenikut T ₁	3 persons
T ₂	2 persons
T ₃	5 persons
TOTAL	20 PERSONS

TAVERN

LOT SIZE approx 7,000 sq ft
 BUILDING SIZE approx 1,320 sq ft

ACCESS: gravel track from nearby road
 WATER: carried 1/2 mile, stored in drums

ELECTRICITY: supply from adjoining metered premises

and also buy two she-goats and a ram which would come to a total of \$1500. The rest he would spend on two female pigs and a male pig, feed for the animals and a pig pen.

If he could get a loan larger than \$5000 he would invest in more animal stock and a little van which he would use to "buy and sell".

He would put up his house as collateral but "I don't know the difference in them" (referring to formal financial institutions). However if he could borrow \$10,000 he would pay back at a rate of three or four hundred dollars a month. He would prefer a system which would allow for "lapse payments" not paying some months but paying two or three times the amount for other months.

Mr S has no wish to leave the community - "well I use to de people dem, de people dem use to me an nobody trouble me.."

He'd like to build another bathroom and "one more room" but the financial cost prevents him doing this at the moment. He thinks that lack of land title is a problem but mainly because it prevents him from being able to pressurise the National Water Commission to connect up a water supply to his house.

The house itself is composed of six bedrooms, a bathroom, six small kitchens attached to the bedrooms, two verandas, a dining room and a living room. Three of the bedrooms are used by tenants who pay \$60.00. to \$80.00 per month. The bathroom is outside and there is a flush toilet but it is flushed using water that is stored in drums.

The walls are made of board with floors cast in concrete with filling made out of stones from the river bed. Some of the floors are made of red oak. The roof is of zinc with some ply ceiling in a few of the rooms. The doors were saved from the previous house and are flush panel with windows of glass louvre apart from one which is made out of board. The fencing around the yard is made out of wire, zinc, wood and bamboo. The first two rooms took one month to build with the second two taking about four months. The other rooms have been built up since that time "little by little"

Mr. S. controls the building process himself as he is a skilled carpenter and is also an experienced painter. He learned his skills from a man in the country and also spent one year as an apprentice of a man in Kingston. Four friends helped him during the construction of the core house on a voluntary basis. The only cash he has paid for labour has been \$600 to a mason for casting the floors of the original house and the extensions. Each room was built after the materials had been bought in small quantities and gradually saved until there was sufficient for the new addition. Many of the materials were second-hand including board and zinc which was purchased at a hardware store in Down Town Kingston.

Water is Mr. S's greatest pressing problem. He has to travel a quarter of a mile across the Hope River to fetch it from the stand-pipe. During some months this is a problem and he has to use private transport to collect water from the dam at Gordon Town. The water is stored in five drums for the use of the entire household. However each tenant has to fetch his own water.

Electricity is obtained from a neighbour who has metered electricity. Mr. S. pays half of the two-monthly bill. Cooking is done using coal and kerosene with garbage being dumped in the near-by river-bed apart from that which can be burnt. The dumped garbage gets washed away when the river is in spate.

Bus transportation is available at Papine, a quarter of a mile walk from the house. Mr. A. has no knowledge of any local community organisations but there is a community centre as well as at least one youth club in the area.

RENTER MISS R

Miss R rents the house from the person who holds the lease and who has sublet the property. Miss R lives with another adult woman, Miss R's two daughters aged 9 and 16, and her son aged 14. Another daughter who works as a secretary spends two nights a week in the house. The two adult women work as domestics and Miss R also does some sewing and farming in the country when she can.

Miss R moved eight times between 1965 and 1980 when she moved to her present location. She originally left her home in Westmoreland at the age of 12 and came to Kingston to work as a domestic. She moved back to the country when she was 18 and eventually went to work with a Post Mistress in St. James who later moved to Kingston and brought Miss R. with her. When the postmistress migrated Miss R. moved in with her boyfriend but the relationship came to an end two years later and she moved from place to place until she came to the present location in 1980 with another boyfriend. They leased a piece of land on a four year renewable lease, built a Board house and bought a second hand van and a second hand car. Miss R. used the van to collect food from Westmoreland and meat from her cattle and brought it back to town to sell in a small shop which she and her boyfriend operated. In 1981 Miss R. discovered that her boyfriend was married when his wife turned up to "claim her rightful position". The man thereupon informed Miss R. that she would have to move. In her anger and without considering her investments she moved out of "their" house and moved into another house on the same property which she had to rent.

Eventually she would like to develop her land in Westmoreland further - she has two plots but transportation constraints and the children being at school in Kingston mean that she can't do this. Her boyfriend sold their car and the van.

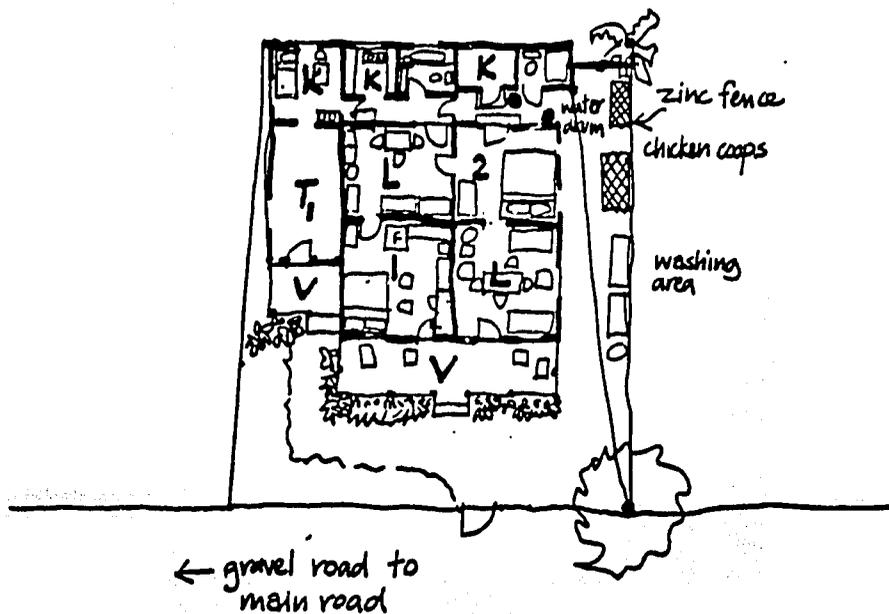
Her major expense is food. Coal and kerosene cost roughly \$17.00 per week and she also has to buy water. Transportation costs amount to nearly as much as food and her rent is \$60.00/month or \$15.00/week. She sends money and groceries to her family in the country.

Her major investments are a TV, a mahogany dining table, a settee set, a lounge chair, two king size beds, an iron and ironing board, an oil stove, a whatnot, a blowdryer and some paintings.

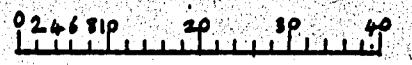
She has no organised savings and does not trust "partners" "because them is pure trouble, in a time when yuh have fe try and live from day to day yuh can't tek up hard-earned cash and give to other people fe tief".

She has never taken a loan or received any credit. If she had a windfall of \$1,000.00 she would spend it on chickens and goats for feeding the family. If she got \$5,000.00 she'd buy a cow as well and stock up on chicken feed for the fowls "for a quick turnover of money".

If she could get a loan she'd buy a cheap second hand pick-up which she thinks she could get for \$2,500.00, about two or three hundred chickens for quick turnover and cows for a larger turnover on the basis of calves and milk. She'd also get some goats to get a quick return on the money.



Monument with *
inscription
below

*INSCRIPTION -erected by adopted Son and Daughter
 We have loved her with an everlasting love
 therefore with loving kindness we honour her in
 this fashion, it was through her that this
 property was bought and it was her wish
 that it should not be sold, but should remain
 here as a living place for Poor and Godly man.

house not constructed or
 extended by occupants

Rented house on leased land

BIRDSUCKER

board house on blocks.
 zinc roof, glass louver windows
 HOUSEHOLD 6 persons
 T₁ 1 person
 TOTAL 7 persons

LOT SIZE approx 2,200 sq ft
 BUILDING approx 1,300 sq ft
 WATER part of a yard with metered
 supply - cut off for non-payment.
 water bought from neighbours, stored
 in drums.
 ELECTRICITY yard metered - landlord charges
 ACCESS dirt road to paved road

"Since I have land in the country the pick-up would do me well since I can try to start my farm in the country again. Also for quick growing crops I would plant red and gungo peas and sugar cane, I'd also plant some trees so I could reap lumber in a twenty year or so period." She'd like to borrow \$15,000.00 to do all of this and would be prepared to put one of her plots of land up as collateral. She'd want a two or two and a half year grace period for repayment to give time for two or three of the cows to calf so that she could be earning money from sale of cows milk, buttermilk and beef as well as from her vegetable crops and small livestock. She would like to start paying back \$40.00 to \$50.00 per month for the first two years after the grace period with the amount increasing after that. In all she would want a repayment period of at least ten years.

She has to buy water from her neighbours at the moment as there is a debt of \$30,000.00 owing on the metred supply to the land and the tenants occupying the land have not been able to co-operate to pay it off. This means that she can never quite predict what her water bill will be as sometimes her neighbours get moody and put the price up or refuse to sell to her at all. She stores the water in oil drums.

She has no interest in improving her house "this place is not mine and doing anything to improve it is a waste of money since people can ask you to leave anytime".

She has four rooms with a tiny kitchen and a minute bathroom. Two of the rooms are used as a dining room and a living room but also used to sleep in.

Miss R. raises chickens in the yard, keeping them in coops and when she can, she brings vegetables from Westmoreland which she sells from the house. She does other peoples' laundry at the house as well.

The house is made of board with a wooden floor, wooden doors and glass louvres for windows. The roof is of zinc. Some of the wood making up the walls has been weakened by termites but generally the house is in fairly good repair. It is raised off the ground on concrete blocks. The fence is made of a mixture of zinc, board and shrubbery.

The house is located on a large piece of land which was originally owned by a single family. The eldest member of that family left a will stating that the land should be subdivided and leased to the poor. There is an epitaph on the land which reads as follows:

" We have loved her with an everlasting love
Therefore with loving kindness we honor her in
this fashion. It was through her that this
property was bought and it was her wish
that it should not be sold, but should remain
here as a living place for Poor and Godly man".

In fact Miss R. now rents from one of the leasees. There is an inside flush toilet and an outside toilet which is shared by an old lady who lives next door. The toilets are flushed using water carried from the oil drums.

The houses have metred electricity with each tenant paying a share. Miss R's house is adjacent to a main road and she has ready access to bus transportation.

There is no organised community group in the area that she knows of but there are a number of individuals who are known to give help to the elderly and the sick. In Miss R's view "the politicians are a waste of time and a set of hypocrites, we only ever see them at election time".

CASE STUDY 3

Miss M.

Miss M. lives in Cassava Piece which has recently become the focus of a Government squatter upgrading project. As a result she has an agreement to purchase the land from the Government. At the moment she pays a lease of \$6 a quarter for the land. However her present lease payment doesn't contribute to the purchase price of the land.

Miss M. is forty-seven years old and works as an office helper. She also does other people's laundry in her yard and also takes in policemen's uniforms to iron. She has an unemployed son age twenty-three, one daughter who works as a cashier and another daughter who is still at school but who does part-time work advertising products in a local supermarket. Apart from these three older children Miss M. supports eight more, including two of her baby father's "outside children". Three of the children are her sister's and one is her grandchild. These twelve individuals are accommodated in two rooms which comprise the house.

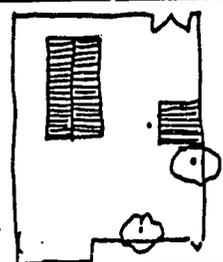
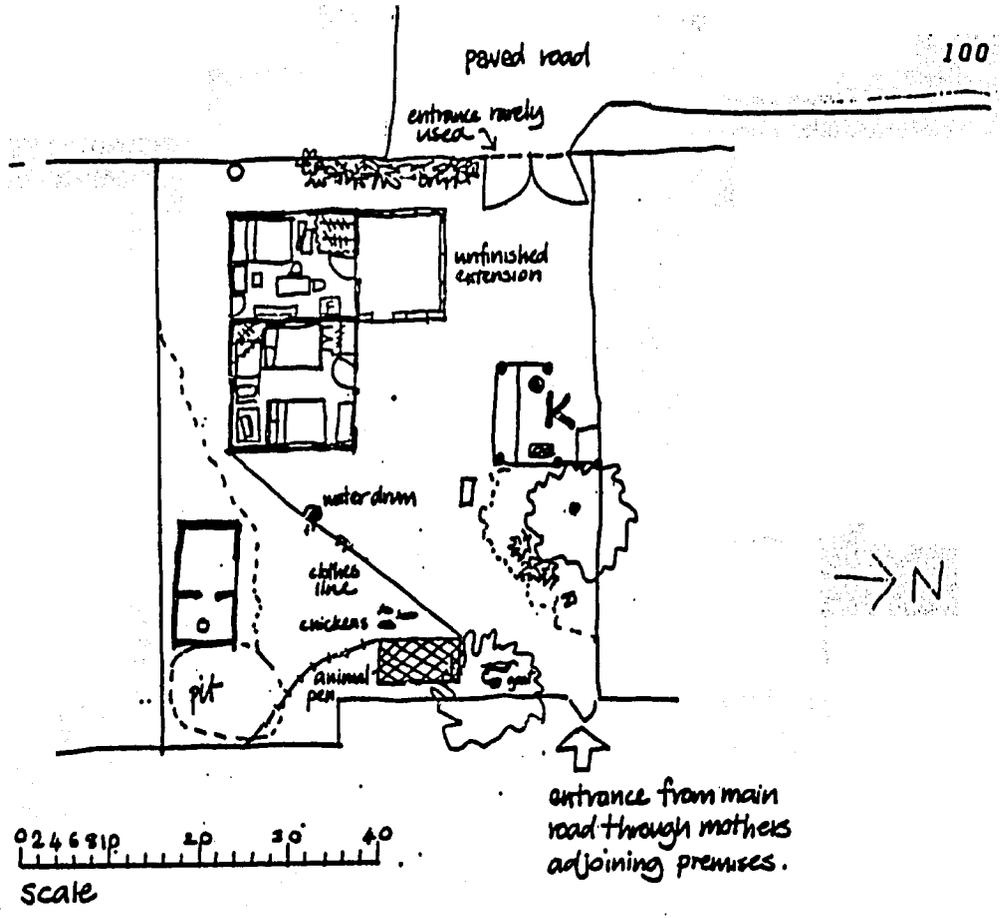
Miss M's baby father used to live with her but she threw him out because of his relationships with other women. She claims he has twenty outside children.

Miss M has always lived in the area and has always lived in wooden houses with a zinc roof. However she has moved many times usually because she was given notice. She came to her present premises because her mother live next-door and she was able to stay with her while her house was being built. She has been at the present site for nine years.

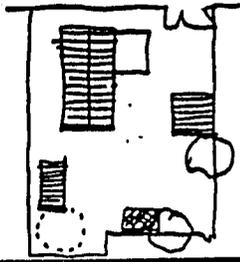
Her main weekly expenses is food which costs \$330 per week, transportation is the second main expensive item and utilities also eat-up a great deal of her sparse income. She buys water from her mother for \$30 a month and electricity for approximately \$125 a month. When she has money she saves with a "partner" and she gets her "hand" she puts what is left after she has paid the bills into a Commercial Bank Savings Account. She gets some financial assistance from her sister and raises chickens in the yard for consumption by the family.

Her main assets are a second-hand refrigerator she bought for \$800, four beds, a table, two dressers a gas stove a buffet a floor polisher and a tape recorder. When things are short she borrows from her mother. If she had a loan she would use it to buy food and take care of her family's basic needs. If she had a windfall of \$1,000 she would pay back her mother the money she owes her. If she had a windfall of \$5,000 she would buy some beds and some chairs for the table. She would be interested in a loan if she could use it to open a small grocery store and start a small sewing business. She would put up her house as collateral and would want a loan of about \$20,000. She would expect a grace period of six months and would hope to be able to pay back at the rate of \$500 a month for about five years. If she earned extra money she would like to be able to pay off the debts in occasional lump sums.

The thing she likes most about the area is that she lives by herself "unmolested". The thing she dislikes most about the area is that she has no



Stage 1
built over 2 years



Stage 2 - ongoing

Squatter Upgrading

CASSAVA PIECE

board house on blockwork foundation. windows boarded.
 reinforced blockwork extension and bathroom
 both unfinished. pit latrine.
 Built by friends/neighbours with assistance from
 household members.

HOUSEHOLD 12 persons

LOT SIZE 2,900 sq ft approx
 BUILDING approx 500 sq ft (house only)
 WATER hose from next door fills drums
 ELECTRICITY own metered supply.
 ACCESS upgraded roadway to gate -
 or across adjoining lot - pedestrian
 access only

toilet facilities because she cannot afford them and she does not have her own water supply. However she doesn't want to move from the area because she has been here a long time and her relatives live nearby. If she had money to expand the house her first priority would be a bath-room. Her second priority would be three additional bed-rooms and her third an inside kitchen.

In-fact, she has already built the walls of a bath-room but has no money to put in the drainage, the fixtures or the roof. She has also built block walls for an additional bed-room but has not been able to mobilise the resources to complete it. She would use this bed-room to rent to somebody else to earn money that would allow her to complete the other work. She would be happy to take a loan to help her plan to expand the house but just a small one and credit from a hardware store would be acceptable as a loan.

At night nine members of the family sleep in the bedroom while the other three sleep in the living room where the fridge, the buffet, a table and one of the dressers are also kept. Some of the children sleep on sponge on the floor but there are usually three people in each bed.

The house itself is made of board with block and steel foundations and a concrete floor. The roof is made of zinc. The extensions which were started two years ago are made of block and steel. Miss M. supervised the building of the house with the help of a friend who is a mason and other friends who worked as labourers. She provided them with rum and food and cash when she had it. The material was both new and second-hand. The new material was bought from a hardware store while the used material was purchased from wherever she heard about it. She and the children provided unskilled labour for the building of the house. They carried water, sand from the golf course nearby and dirt which was used to fill the floor space. They also painted the house when they managed to get hold of paint.

All water is obtained from next-door with a hose which is used to fill drums and other containers. There is no bathroom, so the family bathes outside in the yard. They share her mother's toilet. She does however, have metered electricity.

All cooking is done outside in a simple kitchen built in the yard. Bus transportation is readily available on the main road which runs near her house. This is useful because her older children go to Papine Secondary which is the other side of Kingston.

CASE STUDY 4

Miss E.

Miss E. and her husband are fortunate because they own their own land and house and have a registered title to prove it. They have lived on this land since 1949 and have owned it since 1954 when they bought it from Miss E's sister.

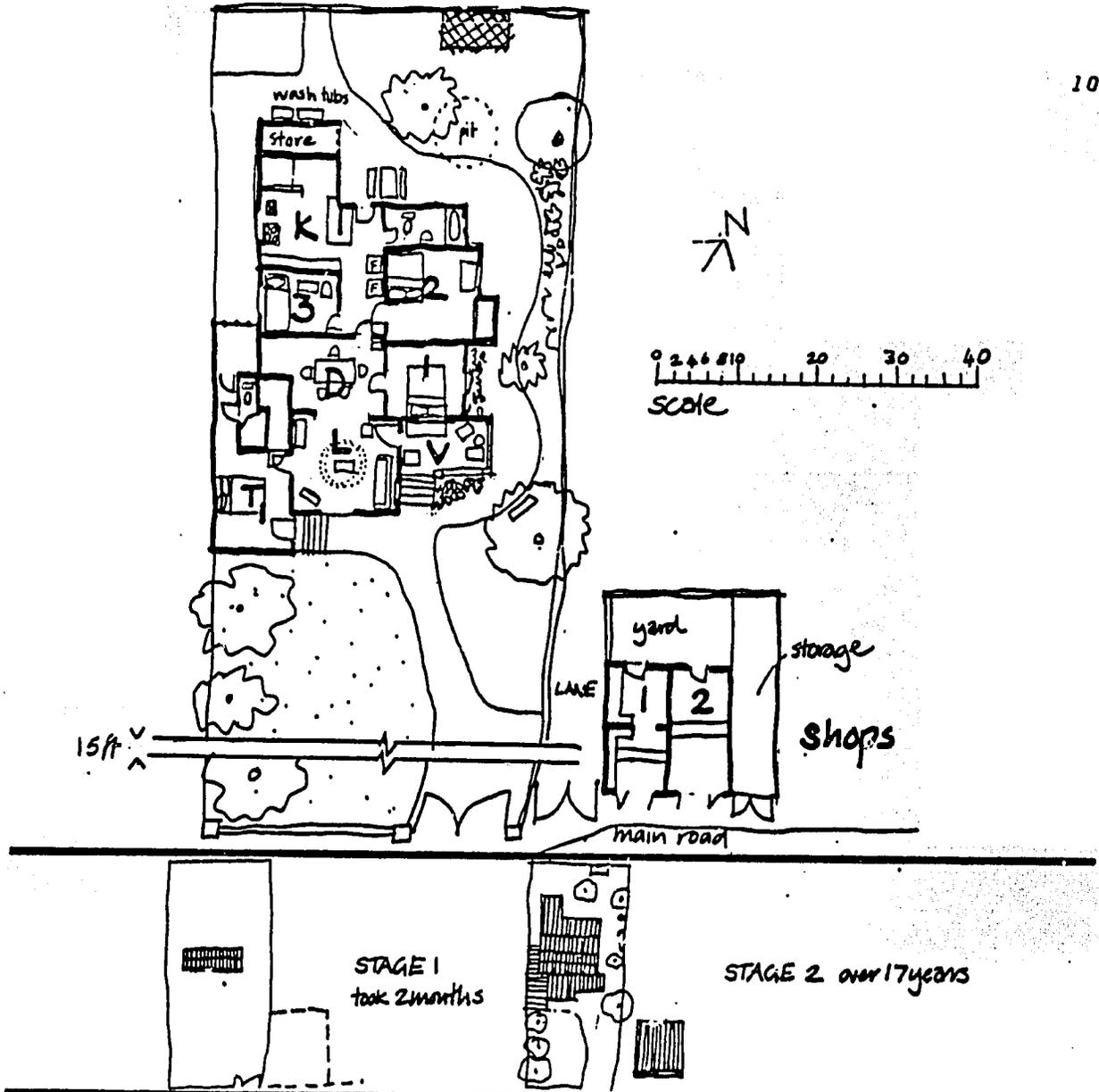
Miss E is sixty-two, her husband is seventy-four and there are five other people who live in the house. Six of Miss E's children are grown up and now living in the U.S.A. Only one of their daughters still lives with them along with her two children. There is also a boarder and a helper who lives in.

Her husband is a contractor and therefore built the house himself. At one stage they borrowed money from a lawyer which they repaid over three years. They borrowed about \$7,000. She prefers to save with a commercial bank but regrets that the building society no longer operates the share system which it used to have in which a certain amount of money had to be paid into the society every month. She dislikes the fact that her present banking situation does not "force" her to save with them. When the original house was built Miss E and her husband also put up a shop. It was the shop that required the loan from the lawyer, the house being financed out of her husband's income.

If they got a windfall of \$1,000 they would spend it on house repairs. The same would apply if they had a windfall of \$5,000. The shop began operations in 1953. The small core structure was inherited from Miss E's grandmother in 1958. This was expanded and by the mid 1970's a store-room, bathroom and a small rest-room were added. In 1980 a toilet was built outside the shop. Since 1972 the shop has been rented out, and during the 1980's it was partitioned and two tenant shop-keepers now occupy it. It is the main source of income for the family.

Miss E. has no major complaints about the area and enjoys owning her house "yes man, yuh try to make yuh place comfortable, having your house is an asset". She has no intention of expanding the house and has no interests in accepting a loan because "interest rate too high... too old to put ourselves in debt".

The house is composed of four bed-rooms, one kitchen, a verandah, a living-room and a dining-room. The yard has many fruit trees and there is a fowl coop at the back but this is empty now because of the high cost of chicken feed. The core of the house is made of a stone and brick foundation with brick nog walls, wooden floors and sash windows. However the later additions are composed of block and steel foundations with block and steel walls, gypsum ceilings and glass louvre windows. The roof is made of zinc. The fence around the house is made up of barbed wire with a mesh gate and a concrete wall at the front. All the construction was supervised by her husband who learned his skills when he was apprenticed to a carpenter. The original core took only two months to build. The rest of the house took over seventeen years. Miss E's husband had co-workers who helped him with the building in exchange for cash. Most of the building work was financed from her husband's earnings while Miss E. keep the shop and they would "throw partner" and save with the Victoria Building Society. He was able to get credit from the hardware store for lumber and zinc and he paid his bill on a monthly basis.



Owner Occupied with shop

brick nog house with zinc roof, sash windows
 reinforced blockwork extension and shop, glass doors.
 Built by owner with paid assistance
 (owner in construction)

HOUSEHOLD 7 persons inc
 lodger.

BARBICAN ROAD

LOT SIZE (including shops) approx 6620sqft
 BUILDING (excluding shops) approx 1050sqft
 ACCESS main road
 WATER own metered supply
 ELECTRICITY own metered supply

The "Partner" helps because "you look forward for a certain amount to do a set business you know". The banker is always a woman and is always a "trust-worthy person somebody you believe in", according to Miss E.

The household has mains water supply and pays regular water rates. Garbage is divided into vegetable matter which is kept for compost for the garden and the rest which is collected by garbage truck. Their sewage is disposed of by means of a pit sewer which Miss E's husband dug in the yard over thirty years ago. There is no connection to the mains sewer system. They have metered electricity and use gas for cooking.

The only recreation space available locally for use by children is the parking lot outside a local supermarket. However Miss E. is reasonably satisfied with the facilities in the area. Her only complaint is the noise of the drums from the revivalist church which is situated behind her house.

CASE STUDY 5

MISS C.

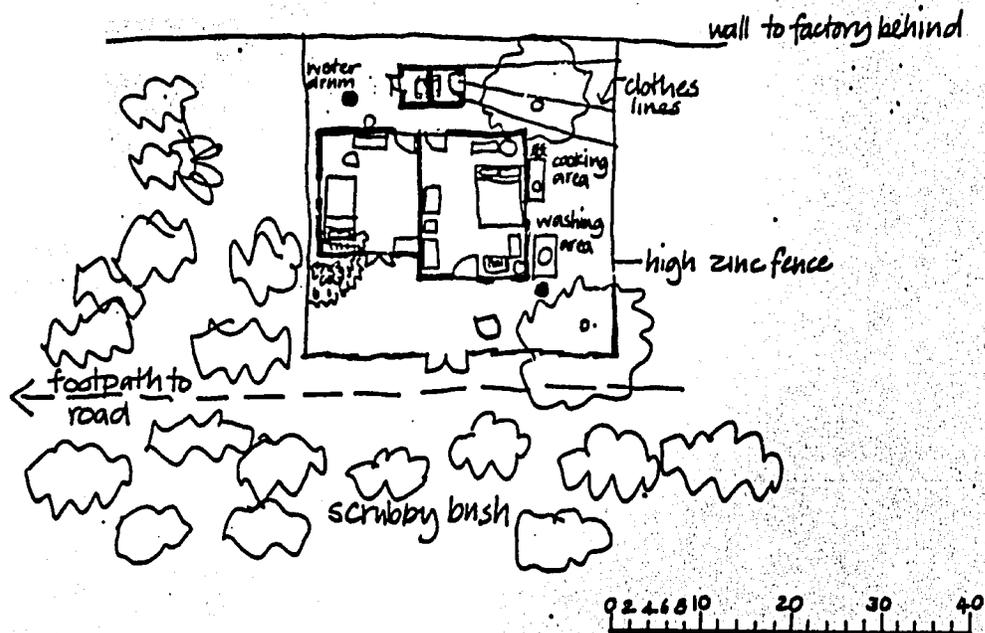
Miss C. lives in a house that was built many years ago. Miss. C originally rented the house from an Indian lady who owned the land. In 1961 she was paying a rent of 1 pound per month, then in 1966 the owner went abroad and Miss C. paid no rent until 1972 when an old Indian man who claimed to be a relative of the owner came to live in the owner's house about ten chains from Miss C's home. The man told the people on the land that he was in charge and that they should pay him \$100.00 a year for the lease of the land. However Miss C. does not pay rent anymore for the house.

Miss C. is seventy-one and still works as a higgler. Her daughter who is a domestic helper lives with her, as do her two grand-daughters who are both unemployed and two baby great grand-daughters. Sometimes her son who is a musician also comes to stay. They all live in two rooms. Miss C moved here in 1961 because she was "robbed and run out of my house" by her husband. This was after working with her husband for seven years to build up their own house with help from the government after the hurricane in 1951. In 1961 her husband took in another woman and forced her out of the house leaving her without any compensation for her hard-work and investments.

Miss C. describes her life as one of trial and error. She says she could have been living in a mansion if the men she met in her life were honest. She still has hopes of getting a house of her own one day. Her main expense is food, followed by fuel which cost \$32.00 a week, she uses coal for cooking and kerosene for light. Fortunately she has two daughters in England and a son in America who send her money on a quarterly basis. Her only assets are a bed, a chest of drawers, a cabinet, a coal stove, a dining table and chairs, a ironing-board and a radio. She has a brother in Clarendon who owns land but she does not want to live there because "ever since I was small I love fast life, town life is fast and I enjoy it here, it is the only life I am accustomed to". She gets food stamps from the government but otherwise relies on selling dried goods such as sweets, biscuits, and bread. She has no means of getting a loan and says "if I don't have the money we beg, do without or sometimes steal to survive in the area". If she got a windfall of \$1,000 she would spend it on planting Plantain, Peas, Callaloo and Tomatoes on a piece of waste land that is lying near-by to her house, she would sell the produce in the market and also buy and sell dyes and the things that people like in this area. If she got \$5,000 she would "buy me a good size house out of this area and remove my relatives to there".

Asked about accepting a loan she was hesitant saying "since I don't have any collateral I would borrow small loans of \$100.00 a month and build until I finish, 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 as it would only be a little to loose if any robbery takes place".

The thing Miss C. likes most about the area is that it is very quiet and there are plenty of churches to choose from. Her greatest dislike is carrying water "that is because I have been doing it almost all my life and I know what it is like to be like a slave carrying loads everyday". The second thing



house not built or extended by occupants

house on leased land

house of scrap board with zinc roof, board shutters. surrounded by high zinc fence. pit latrine.

HOUSEHOLD 6/7 persons

BROTHERTON AVE.

LOT SIZE approx 1,225 sq ft
 BUILDING :: approx 270 sq ft + toilet
 WATER carried from standpipe 300 yards stored in drums
 ELECTRICITY - none
 ACCESS - footpath through scrubland (v. dark at night) approx 300 yd to road.

she dislikes is the darkness because there are large bushes in the area and no electricity. She is frightened of criminals and says that if she goes to church and "late at night catch me (9 p.m.) , I have to stay at the church until next day". The third thing she dislikes is that her house is too small "we are too packed-up in one place". She complains "I can't take the changing of government so often, one might be willing to help but by the time they reach me it is a new one and we have to start all over again." She cannot put up an extension because she does not own the land but she would really like an extra room.

The house is composed of two rooms, each 8 ft. by 14 ft. The family bathe in the open and cook in a small lean-to that rests against the house. The doors, walls and floors are all made of wood and the house stands on wooden stilts. The roof is of zinc, the windows are also of wood. Water is obtained from a stand-pipe about 300 yards from the house and stored in a drum. The house also has its own pit latrine. However others in the immediate area use the bushes as they have no latrines and this makes the surrounding area very smelly. Garbage is dumped in the bushes and there is a terrible problem with rats and roaches. According to Miss C. "the rat dem act like a man the way dem big" there is a foot path that leads to the house via an open lot, the foot path is very narrow, it is dark and poorly lit. However there is relatively easy access to transportation either from Spanish Town Road, Hagley Park Road or Waltham Park Road.

In the Kingston Metropolitan Area, water is provided by the National Water Commission, a statutory body created in 1963 which has complete responsibility for water and sewage related services within the city. As far as water is concerned the NWC operates as an effective monopoly. However this is less true with regard to sewage as significant numbers of households provide for themselves in this area by digging their own pit latrines.

In this chapter data collected in the study with respect to water and sewage will be reviewed. In the first section we will deal with water supply.

WATER SUPPLY

Water is supplied in a number of different ways to households within the sample. These ways can fairly simply be categorised as shown below.

- a) piped into dwelling
- b) piped into yard but not into dwelling
- c) collected from neighbour
- d) public standpipe
- e) nearby commercial establishment
- f) river/stream

The sources of water used by the respondents are summarised below in Table # 8.1

TABLE # 8.1

DISTRIBUTION OF WATER SUPPLY USED BY HOUSEHOLDS

Source of water	# of H/Holds	Percentage
Piped into dwelling	374	55.2
Piped into yard	234	34.6
Collected from neighbour	22	3.2
Public standpipe	32	4.7
Commercial estab.	10	1.5
River/stream	1	0.1
Other	4	0.6
Total	677	99.9

As indicated by Table # 8.1, over 90% of the respondents obtain water from the public water supply system in some manner or other. However, this is no indication that the residents in the Kingston Metropolitan Area have immediate access to water as the table itself shows. In this sense it is somewhat misleading to claim, as was done in the recent Housing Needs Analysis (Jones 1987) that 87% of households in the KMA "enjoy" both piped water and toilet facilities.

A total of 34.6% of the respondents had water piped into their yards only. Indeed, there were 9 areas where more than 50% of the respondents had



Squatters carrying water



Use of commercial water source in inner city "slum"

water piped into their yard only. A further 15 areas had more than 30% but less than 50% of the respondents with water piped into their yards only. Of these 15 areas, 10 have over 40% of dwellings without water supply according to McHardy (McHardy, 1986).

STANDPIPES

The 3 Areas where more than 30% of the respondents use standpipe water supply are :

Hope Tavern
Riverton City
Causeway

It should be noted however, that the standpipe supply used by Causeway households is over two miles away from the dwellings and water collection necessitates either a long walk or a bus ride. Riverton City and Hope Tavern residents also spend a lot of time walking.

A few examples from squatter households with respect to water supply from standpipes are given below.

RIVERTON CITY

Water is collected from a standpipe on the main road about 150 yards from the houses. This is the only water supply for the community. Some residents use drums to store their water. Another problem is the low water pressure that is experienced at most times of the year and particularly in the evenings and mornings.

CAUSEWAY

Originally water was obtained from the dredging company across the road. However, some problems developed and the supply was cut off to the residents. They now have to commute to Greenwich Town public standpipe about 2 1/2 miles away. The residents have to take the bus with three pails making at least 3 trips per day. This costs \$1.80 for each trip.

DELACREE PEN

Most of the residents in this community do not have immediate access to water supply. Resident X who was interviewed obtains water by making an illegal connection to the public main which runs in close proximity to the house.

PAPINE

The entire community lacks an easily accessible source of water supply. Because of this, residents have to traverse a precipitous and precarious path to obtain water on a trip lasting anywhere from 20 to 45 minutes.

STANDPIPE POLICY

The relatively low level of stand-pipe use (4.7%) may be as much an indication of lack of needed standpipes as lack of need itself. The fact is that many of the areas in need of public standpipes are high density areas where large percentages of the dwellings are without direct water supply. These areas include August Town, Whitehall, Hope Tavern, Delacree Pen, Greenwich Town and Seaward Pen. McHardy (McHardy 1986) reported that these and other special

areas lacked immediate access to piped water and recommended that the National Water Commission institute a programme of standpipe provision in these areas. To our knowledge nothing has been done and there is a glaring absence of policy guidelines regarding stand-pipe installation.

Verbal information from the Task Force of the Ministry of Housing indicates that this lack of policy has been a serious problem for the Ministry's squatter upgrading programme. At the moment the Ministry of Housing is not allocated a budgetary allowance for payment of stand-pipe water consumption despite the fact that the NWC appears to send them all the bills. At the same time the lack of a clear policy means that there are no individuals within the specific communities who can take responsibility for cost recovery and it appears that few, if any, new licences for standpipes are currently being issued.

It should be pointed out at this stage that squatters are somewhat under-represented in the sample due to their location in peripheral areas that have not yet necessarily been included in the special areas defined within the census. Under-representation is also effected by the tendency of squatters to locate themselves in small pockets in middle and upper income areas where they participate in an economically symbiotic relationship with their wealthier neighbours. It is in these communities that lack of direct water supply can pose the most serious problems with respect to comfort, but also, more seriously, with regard to hygiene and health. And it is in these areas that stand pipes could have the most beneficial effect given that standard domestic water connection by the NWC can only be legally arranged for occupiers who can prove ownership of the land they occupy.

As McHardy points out in the document already cited there is an additional problem with regard to legal connection which is the cost of connection not just in terms of connection fees which range between \$70 to \$100 but also the costs of actual plumbing installation. On top of that there is the problem of finding the money to pay water rates. It is currently unknown just how many of the legal water connections into dwellings are dry because of failure to pay outstanding bills but this might give an interesting indication of the level of real access to direct running water.

One of the recommendations that we would like to put forward as a result of this study is that further research be carried out focussing exclusively on squatter households in the KMA in order that the real water supply and sanitation situation of these households be fully understood and catered for in future shelter intervention strategies. At the moment there is far too little known about the matter for successful intervention strategies to be devised.

WATER PIPED INTO YARD ONLY

The 9 Areas where more than 50% of respondents had water piped into the yard only are listed below in Table # 8.2.

TABLE # 8.2

AREAS WHERE MORE THAN HALF OF RESPONDENTS HAVE WATER INTO YARD ONLY

AREA	ZONE
Franklin Town	2
Allman Town	1
E. Downtown	1
C. Downtown	1
Denham Town	1
Jones Town	1
Whitfield Town	1
Penwood	3
Bull Bay	4

The majority of these areas are in Zone 1. In fact one third of the Zone 1 areas have over half their households relying on water which is piped into the yard only. A further one third of Zone 1 areas have between 30% and 50% of households without direct water supply into the dwelling. All the areas that fit into this category are listed in Table .3 which is included in the appendices.

WATER PIPED DIRECTLY INTO DWELLING

The 11 Areas where more that 70% of respondents had water piped into the house are given in Table # 8.4 which is included in the Appendices.

The following Table # 8.5 gives figures relating to the comparatively low percentage of dwellings without water in some of these areas.

TABLE # 8.5

SELECTED AREAS BY PERCENTAGE OF DWELLINGS WITHOUT DIRECT WATER SUPPLY

Areas where more than 70% of respondents had piped water	%age of dwellings without water supply *
Norman Gardens	26.6
Rollington Town	32.6
Kencot	29.0
Boucher Park	35.7
Waltham Gardens	21.4
Patrick City	5.5

* Source McHardy 1986

Only one of these areas is located in Zone 4 from which we can conclude that although Zone 4 residents may have a lot going for them in some respects, water is not one of them.

SHARING WATER SUPPLIES

Most respondents were unclear about how many people used the same water source as themselves and figures relating to levels of use should therefore be treated with some caution. However the information that was collected with respect to degree of water source sharing proved particularly interesting when it was analysed by zones.

Tables # 8.6, # 8.7, # 8.8, # 8.9 summarise the data on levels of water source sharing by zone and are included in the appendices. Reference to these tables shows that 34% of householders in Zone 1 rely on a water source that is used by sixteen people or more.

45% of householders in Zone 2 rely on a water source that is used by sixteen people or more.

40% of the respondents in Zone 3 rely on a water source that is used by more than twenty five people.

50% of households in Zone 4 rely on a water source that is used by twenty one people or more.

The above figures indicate a generally high level of water facility sharing in the 4 zones. Infact, 29.3% of the overall sample shared their water source with more than 25 other persons. It is interesting to note how the level of sharing increases dramatically from Zone 1 through to Zone 4 reflecting the lack of physical infrastructure in the areas that have the greatest levels of "informal" development.

BATHING FACILITIES

When bathing facilities were cross tabulated with kind of household little significant variation was found between the different kinds of households. Just over 30% of the sample share their bathing facility with other households in one form or another. The kinds of bathing facility used by households are given in Table # 8.10.

TABLE # 8.10

DISTRIBUTION OF HOUSEHOLDS BY KIND OF BATHING FACILITY

TYPE OF FACILITY	PERCENTAGE OF HOUSEHOLDS
Inside Private	50.3
Inside Shared	8.2
Private Outside	13.6
Shared Outside	20.4
Public standpipe in yard	1.9
Public Standpipe nearby	0.9
River or gully	0.3
None	0.6
Pail or plastic bath	2.2
Other	1.5
	99.9

The 13 Areas where one third of households or more used outside shared bathing facilities are listed in Table # 8.11. which can be found in the appendices.

The greatest degree of sharing with respect to bathing appears to take place in Zone 1 with comparatively lower levels in the other zones.

SEWAGE COLLECTION AND DISPOSAL

There were 667 clear responses to the question asking what type of toilet household's used. The results are summarised below in Table # 8.12

TABLE # 8.12

DISTRIBUTION OF HOUSEHOLDS BY KIND OF TOILET FACILITY USED

Type of Facility	Of Households	%age
flush toilet with water	467	70.0
flush toilet without water	60	9.0
pit latrine in yard	91	13.6
pit latrine nearby	15	2.2
toilet in nearby building	18	2.7
public toilet	2	0.3
gulleys, bush, sea	14	2.1
	667	99.9

A total of 70% of the respondents reported using a flush toilet with running water. This does not mean however, that each of these households had exclusive use of a toilet with running water. In fact, 42.1% of the sample indicated that they shared toilet facilities with other households. This is yet another example of the high degree of inter-household sharing among low income residents of the KMA.

The degree of sharing of toilet facilities within different areas was explored and it was found that there were 14 areas where more than one third of the respondents do not use a toilet with running water. These figures also appear to coincide with low levels of direct water supply to dwellings in these areas. The areas are listed below in Table # 8.13 as are figures showing the percentage of households in the same areas which have no direct water supply.

TABLE # 8.13

 DISTRIBUTION OF AREAS WITH 30%+ LEVELS OF TOILETS CONNECTED TO RUNNING WATER

Areas with 30%+ of households without toilet connected to running waterout toilet connected to running water	Percentage of dwellings in area without direct water supply	ZONE
East Downtown	60.5	1
Central Downtown	61.1	1
Fletchers Land	61.5	1
West Downtown	56.8	1
Denham Town	85.0	1
August Town	40.0	2
Hope Tavern	44.7	4
Cassava Piece	20.3	4
Grants Pen	49.8	4
Richmond Park	22.8	1
Delacree Pen	59.7	1
Seaward Pen	50.0	3
Penwood	51.1	3

The comparatively low figure for Cassava Piece may be explained by the fact that the area has undergone Squatter Upgrading; In the case of Richmond Park, this is historically a high status residential area which has undergone considerable transition.

 LOCATION OF TOILETS

A total of 57.7% of the respondents indicated that they have toilets inside their house; the remaining 42.7% have toilets in their yards. There were 10 areas where more than 1/3 of the respondents have toilets in their yards while an additional 10 areas had more than 1/3 but less than 1/2 of the households with toilets in their yards.

The 10 Areas where more than half the households have toilets in the yards are listed below in Table # 8.14

TABLE # 8.14

AREAS WHERE MORE THAN HALF THE HOUSEHOLDS HAVE TOILETS IN THEIR YARDS

AREA	ZONE
Allman Town	1
E. Downtown	1
C. Downtown	1
Denham Town	1
Hope Tavern	4
Richmond Park	1
Jones Town	1
Delacree Pen	1
Penwood	3
Riverton City	4

The 10 Areas where more than one third but less than a half of the households have toilets in their yards are listed in Table 8.15 which can be found in the appendices.

SHARING OF TOILETS

Overall it was found that 45% of respondents came from households which relied on toilets used by sixteen people or more. However the relatively low level of response to this question indicates that further work should be done to determine whether these use levels are a valid reflection of the real situation of low income households.

There are eleven areas where more than half the households share toilet facilities with at least one other household. These areas are listed in Table # 8.16

TABLE # 8.16

AREAS WHERE MORE THAN HALF THE RESPONDENTS SHARE TOILET FACILITIES

AREA	ZONE
Rennock Lodge	2
Johnson Town	2
Franklin Town	2
Campbell Town	1
Allman Town	1
Denham Town	1
Jones Town	1
Greenwich Town	1
Cockburn Gardens	3
Waltham Gardens	3
Tower Hill.	3

The absence of Zone 4 areas from this list reflects the tendency of households in the peripheral areas to provide their own sewage arrangements through the construction of pit latrines and so on. In some of the low lying construction of pit latrines however, is a problem due to the high level of the water table in those areas. The list also reflects the high levels of shared yard space in the inner city areas.

Levels of sharing within the four zones are presented in detail in tables # 8.17 ,# 8.18 ,# 8.19 , and # 8.20 which can be found in the appendices. However it should be noted that :

- In Zone 1 25% of the respondents use toilets used by sixteen or more people
- In Zone 2 31% of the respondents use toilets used by sixteen people or more .
- In Zone 3 11.2% of respondents use toilets used by sixteen people or more.

Zone 4 showed relatively low levels of sharing with only 13.5% of respondents using toilets used by sixteen people or more. However 36% of Zone 4 households used toilets used by more than eleven people.

CHAPTER NINE
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SOCIAL INFRASTRUCTURE
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One of the elements of the new shelter strategy tabled by the Ministry of Housing in 1987 is a proposal that non-government and community based organisations be used more frequently in the implementation of shelter-related development activities. An attempt was therefore made within the study to determine the degree to which social infrastructure in the form of community based groups existed within the areas surveyed and the degree to which respondents perceived these organisations as agencies that could assist them, particularly in times of trouble.

This method of tracking the occurrence and efficacy of such organisations is not entirely satisfactory and more could be gained by the application of an approach based on direct interviews with community leaders and organisations. However the approach used in the survey tended to indicate that few households had asked for or received help from a community based or non-government organisation. Indeed 75% of the respondents indicated that they had no individual or organisation to whom they would turn for help if they found themselves in trouble. Those who did give a name tended to give the name of their local Member of Parliament or a private individual who had some stature within the local community.

The issue of community infrastructure of this type requires further study if means are to be found to assist community organisations such as churches and youth clubs for instance to play a more active role within the area of shelter provision. It is likely that an outreach or extension service to these organisations will be necessary in order to provide them with the information that they need to become involved and to lay the basis for a strengthening of their institutional capacity to act within the community on shelter-related issues. The fact that many of the community based groups that do exist within low income communities are identified with particular partisan interests makes this an extremely difficult area for Government to intervene in in the KMA as a whole. It is for this reason that the use of non-governmental agencies should be considered, particularly those that are not seen as being politically affiliated to either of the two main political parties.

COMMUNITY IDENTIFICATION

As has been previously described, the survey used in the study was applied in 42 special areas that were chosen on the basis of data drawn from the national census. Areas however, are not the same as communities. Neither are the names applied to areas necessarily the same as those used by residents for the area in which they consider themselves to reside. The level of disparity is demonstrated by the listing below which gives the various names used by residents interviewed in each special area to describe the location where they lived.

ZONE 1

OFFICIAL NAME OF AREA	NAMES GIVEN BY RESIDENTS
Campbell Town	
Allman Town	
Kingston Gardens	Telaviv
East Downtown	Town Central Kingston Parade Gardens Telaviv Franklin Town
Fletchers Land	Denham Town Central Kingston Gordon Town Kingston Balcombe Ally White Land
Central Downtown	Town Central Kingston Rock Spring Tavares Gardens
Denham Town	Hanna Town
Cross Roads	Central Kingston Ally Lincoln Avenue
Woodford Park	Telaviv
Kencot	Lincoln Avenue Texton Road Kew Park Rome Lyndhurst Road

ZONE 2

OFFICIAL NAME OF AREA	NAMES GIVEN BY RESIDENTS
Rennock Lodge	Greenvale Road Rockfort Rockspring Johnson Town
Johnson Town	Rockfort Norman Gardens
Norman Gardens	Seivreight Gardens Denham Town Drewsland Phase 1
Rollington Town	Allman Town
Newton Square	Mexico
Passmore Town	Browns Town Mexico Franklin Town
Franklin Town	Cassava Town
Richmond Park	Top Land Maxfield Park
Jones Town	Craig Town Maverly
Whitfield Town	Maxfield Beverlydale Rose Town
Delacree Pen	Seivreight Gardens Whitfield Town Spanish Town Road Harvey Road Two Miles Seaward Pen
Greenwich Town	-----
Boucher Park	-----

ZONE 3

OFFICIAL NAME OF AREA	NAMES GIVEN BY RESPONDENTS
Cockburn Gardens	Seivright Gardens
Waltham Gardens	-----
Balmagie	Olympic Gardens Waterhouse Drewsland Phase 2
Seaward Pen	Olympic Gardens Fletchers Land
Tower Hill	-----
Penwood	Waterhouse Tavares Gardens Four Miles White Lane
Riverton City	-----
Patrick City	Duhaney Park
Maverly	Jones Town Tree Oaks Gardens

ZONE 4

OFFICIAL NAME	NAMES GIVEN BY RESPONDENTS
Hope Tavern	Mona Commons
Cassava Piece	-----
Grants Pen	Shortwood Penwood
Swallowfield	-----
Whitehall	Donmair Beverlydale Mona Common Allman Town Norman Gardens
Bull Bay	Greenvale Road Taylor Lands Goldsmith Villa Kew Park
Causeway	Helsinki

CHAPTER TEN

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 EXPENDITURE
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In this chapter the financial side of existence in low income communities in the KMA will be examined from a focus of household expenditure. The question of income has not been considered in the study largely because data collection relating to household income is notorious for its methodological complexity. At an early stage it was decided by the research team that the detailed effort that it would be necessary to apply in order to collect valid and meaningful data was simply beyond the scope of this study. The focus was therefore placed on expenditure patterns in specified areas of expenditure as is described in some detail below.

Respondents were asked how much their household spent per week on shelter, education, food, transportation, savings and debts. The data collected was summed across the expenditure categories to give an amount which has, for the sake of convenience, been termed total expenditure.

Total expenditure by households within the survey areas is summarised in Table # 10.1. which is included as part of the appendices.

When the same data is organised to reflect total expenditure by households in different zones the picture summarised in Table # 10.2 emerges.

TABLE # 10.2

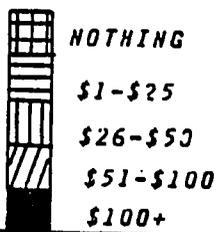
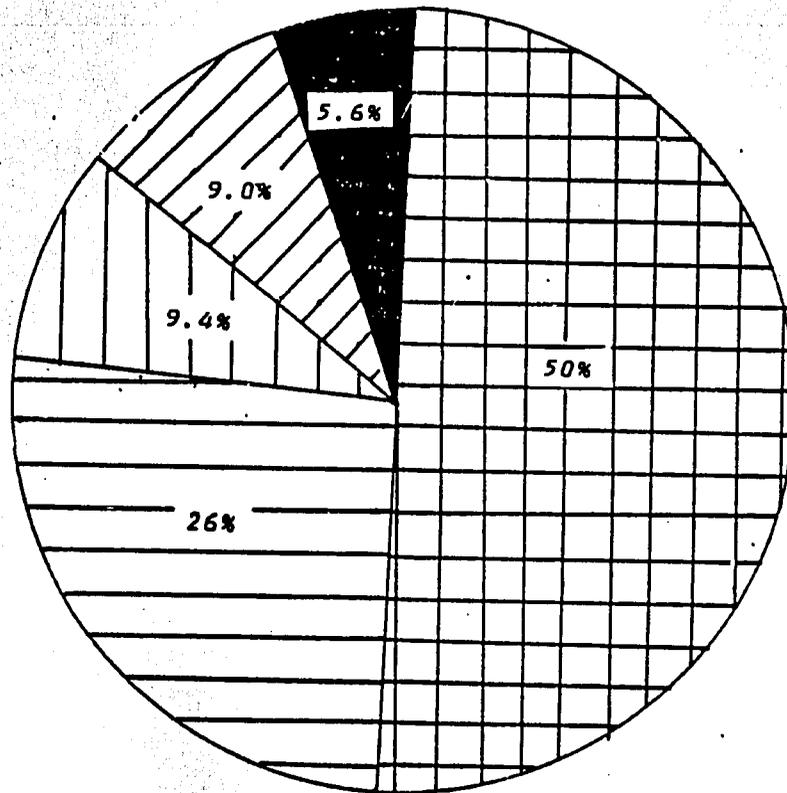
 DISTRIBUTION OF HOUSEHOLDS BY TOTAL EXPENDITURE PER WEEK BY ZONES

ZONE	TOTAL EXPENDITURE PER WEEK					Total
	Nothing-\$100	\$101-\$200	\$201-\$350	\$351-500	\$501+	
1	11.4	31.9	37.5	13.6	5.7	48.2
2	4.4	31.9	45.1	13.2	5.5	13.8
3	12.9	20.2	31.3	17.8	17.8	24.8
4	17.2	24.1	35.6	9.2	13.8	13.2
Total	11.6	28.0	36.8	14.0	9.7	100.1

The average urban household's income was estimated to be slightly over J\$18,000 in 1984 according to a recent PADCO report which summarised the data inputs that were used for assessing Jamaica's National Housing Needs for the Government's new shelter strategy. (PADCO 1987)

This figure approximates to \$350 per week. It is interesting to note from the above table that over 80% of the households in Zone 1 had a total expenditure less than this. The same was true of 77% of the households in Zone 4 but only 64% of the residents in Zone 3. The higher expenditures in Zone 3 are very largely accounted for by the higher levels of spending that occur in the Patrick City Area, which, as we have pointed out before, is

FIG. 10A **DISTRIBUTION OF HOUSEHOLDS BY
EXPENDITURE PER WEEK ON SHELTER**



somewhat questionably a low income area. Overall more than 76% of the households indicated that their expenditure on the five main items listed was less per week than the average urban income quoted above. Granted that our category of total expenditure cannot be considered true total expenditure due to the omission of expenditure on dry goods (clothings etc), health, recreation, fuel, tobacco and alcohol, it is possible to make an approximation on the basis of figures from ILO data quoted by Miller and Stone for working class expenditure in Kingston. (Miller 1987, Pg 87) The ILO data indicates that the categories missing from our category of total expenditure account for approximately 20% of total expenditure.

Expenditure patterns however, become even more interesting when individual categories of expenditure are considered.

SHELTER EXPENDITURE

Boyd has pointed out (Boyd 1986) that the rate of increase in the price of housing has been more rapid during the 1980's than it was in the late 1970's. The price of housing in the KMA rose 91% during the period January 1981 to June 1985. This contrasts with a rise of 60% during the period January 1987 to December 1980. This rapid rise in housing prices has been combined with low levels of new residential building during the post 1983 period and a growing tendency on the part of landlords to convert residential property to commercial use. Daily phone calls into the two main radio stations call-in programmes attest to the fact that those seeking rental accommodation face extreme difficulty in finding anything at all and are faced by almost insurmountable odds in terms of affordability. The levels of real expenditure by the low income households in this study's sample gives some indication as to why this may be so. Overall the levels of expenditure on shelter were found to be remarkably low leading us to suspect that the proportion of disposable income that is available for shelter is far less than that currently used in the design of many of the government's shelter related interventions.

The figures relating to shelter expenditure by different kinds of households are summarised in Table # 10.3

TABLE # 10.3

 DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE PER WEEK ON SHELTER BY TYPE OF

 HOUSEHOLD

TYPE OF HOUSEHOLD	AMOUNT SPENT PER WEEK ON SHELTER					No. / Percent Total
	Nothing	\$1-\$25	\$26-\$50	\$51-\$100	\$100+	
FH	46.6	27.8	9.9	9.4	6.3	100.0
MH	46.9	25.9	13.6	9.9	3.7	100.0
JH	54.0	24.4	7.6	8.4	5.6	100.0
Total	50.0	26.0	9.4	9.0	5.6	100.0

76% of households spend \$25 or less on shelter each week. Only 24% spend more than this. This is important to consider in terms of the cost of shelter solutions being proposed in the Government's new shelter strategy. In the strategy the solutions are based on use of between 15% and 25% of income. (15% for minimum serviced site, 20% for full service site and settlement upgrading and 25% for core units and starter homes.) Given that fully 50% of the sample pay nothing at all for shelter we may well have to accept that so-called low-income shelter solutions as they are currently being planned are only likely to benefit the minority at the top of the low income bracket as long as full cost-recovery remains a prime objective.

In general FH households appeared to be paying more for shelter than JH households. This is probably yet another reflection of the higher rates with which they appear in the rental market and confirms Miller and Stones findings in two of their three income expenditure groups. (Miller 1985).

Information on shelter expenditure among the various tenure groups is given below.

Renters or leasors

51 respondents were renting or leasing land alone without a house. Of these 49% paid \$30 or less per month with 35.3% paying \$10 or less per month. 84% paid \$200 or less. Only 8 individuals paid the rent monthly. Most renters or leasors of land pay quarterly or annually. 11 of the respondents were renting the land from the Government. All the others had arrangements with private landlords with 13 respondents making payments to landlords who lived at the same address.

Renters and leasors of house or house and land

12.4% of renters pay \$25 or less per month. 41.6% pay \$50 or less per month.
 50.6% pay \$60 or less per month.
 70.5% of those who were renting house and land pay \$100 or less per month.
 79.8% pay \$150 or less per month.
 87.9% pay \$250 or less per month.

Rent is almost invariably collected monthly and in 60.3% of cases it is collected by a private landlord who lives at a different address from the tenant. In 20.6% of the cases however the landlord lives at the same address and in 7.7% the landlord is another member of the family. Only 2 respondents indicated that rent was collected by the Government.

House Buyers

Of the 70 respondents who indicated that they had bought their house 51.4% had paid \$20,000 or less. 25.7% had paid \$4,000 or less. 77.1% paid \$45,000 or less. The mean price was \$46,094 with the median being \$20,000.

58 respondents took out a loan in order to buy the house and 44 of these were able to give figures regarding the size of the loan. 22.7% of the loans were for \$4,000 or less. 56.8% of the loans were for \$20,000 or less. 75% were for \$33,000 or less. The largest loan was for \$60,000. 41 respondent indicated that they had finished paying off their loans while 27 indicated that they had not.

Squatters

During CRDC's work in a number of peripheral squatter settlements in the Kingston area it has become clear that there are fairly well defined price ranges for shelter that is built by informal builders who specialise in the construction of units made from a mixture of new and recycled materials. The topic is treated in greater detail in Chapter 7 which focuses on the building process. At this stage however it should be noted that a unit with a block foundation, board walls and a zinc roof and measuring roughly 300 square feet is currently being built for less than J\$2000.00.

There is also an established practice of sale of squatter plots, not in the devious sense of pretending that tenure rights exist and can be sold but as a measure to ensure that the previous squatter is recompensed for the costs of developing the land. The sale price covers previous investment in, for example, levelling the plot, cutting access paths and planting surrounding trees and plants. It does not however include the dwelling which is either retained and moved by the original occupant or sold on a quite separate basis.

FOOD EXPENDITURE

Food is the major item of expenditure for low income households. In the sample as a whole 61.3% spent \$100 or more per week on food. The figures are summarised below by types of household. The percentage of FH households spending more than \$100 per week on food was smaller than in the case of JH households probably reflecting a generally lower income level in FH households. It is interesting to note from Miller and Stones' work (Miller 1985) that FH headed households within their sample were found NOT to obey Engel's Law which states that "expenditure shares for food decline with rising levels of income/expenditure." In the case of FH headed households Miller and Stone found that expenditure shares continued to rise. Given the lower earner/dependents ratio for FH households described in Chapter Three this is understandable.

TABLE # 10.4

 DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE PER WEEK ON FOOD BY TYPE OF

 HOUSEHOLD

TYPE OF HOUSEHOLD	AMOUNT SPENT PER WEEK ON FOOD				Percentage \$100+	TOTAL
	Nothing	\$1-\$25	\$26-\$50	\$51-\$100		
FH	-	2.7	9.4	28.5	59.4	100.0
MH	-	5.8	8.7	34.0	51.5	100.0
JH	-	2.7	5.0	25.3	67.0	100.0
Total	-	3.2	7.4	28.1	61.3	100.0

Having reviewed the data on expenditure on food it might be useful to consider the data that was collected during the study on prevalence of malnutrition and hunger.

Landman and Walker (Landman, July, 1986) found that the highest prevalences of protein energy malnutrition occurred in the Western and Eastern Sections of the KMA. They have also pointed out (Landman, Feb, 1986) that the number of children admitted to public hospitals with clinically diagnosed protein energy malnutrition has increased dramatically in recent years. In Kingston the figures nearly doubled during the period 1980 - 1985. There is also growing concern about reported cases of vitamin A deficiency in the Kingston area with the first clinical cases being reported for many years.

According to a recent analysis of Poverty in Jamaica produced by OXFAM (Coote 1985) nearly half the islands population qualifies for assistance under the food stamp programme. It is of interest to note that only 19.7% of our low income sample reported ever having received them.

In an attempt identify any evidence of malnutrition within the survey sample respondents were asked whether any of their children had gone to bed hungry in the last month. 97 (14.3%) indicated that this was the case. However responses varied significantly between different kinds of households. 23.4% of FH Households indicated that their children had gone to bed hungry as opposed to 12.0% and 12.5% for MH and JH Households respectively.

In Johnson Town and Riverton City half or more of the households indicated that they had a child who had gone to bed hungry.

The 16 Areas where more than 20% of households reported this to be the case are listed in Table # 10.5 which is included in the appendices. As can be seen from that table hunger was reported far more frequently in Zone 3 with seven of the nine areas having 20% or more of households reporting hungry children.

16 households indicated that at least one member of the household had been admitted to hospital or a primary health care clinic for malnutrition. These households came from the areas listed in Table 10.6 which is included in the appendices.

TRANSPORTATION EXPENDITURE

Transportation expenditure appeared remarkably similar to that spent on shelter with 86.7% of households spending \$50 or less on it. The relevant data is summarised below in Table # 10.7

TABLE # 10.7

DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE PER WEEK ON TRANSPORTATION BY

TYPE OF HOUSEHOLD

TYPE OF HOUSEHOLD	AMOUNT SPENT PER WEEK ON TRANSPORTATION					Percentage hshlds TOTAL
	Nothing	\$1-\$25	\$26-\$50	\$51-\$100	\$100+	
FH	17.4	53.4	19.5	7.2	2.5	100.0
MH	17.4	44.2	24.4	12.8	1.2	100.0
JH	18.2	48.6	17.0	13.8	2.4	100.0
Total	17.7	49.9	19.1	11.0	2.3	100.0

As can be seen from the figures above, in general FH households appeared to spend less on transportation relative to JH households. Of those that paid anything for transportation 73% of JH households paid \$50 or less compared to 66% of MH households.

EXPENDITURE ON SAVINGS

Only 13.6% of respondents indicated that they were saving \$50 or more per week as can be seen from Table # 10.8 shown below.

TABLE # 10.8

DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE PER WEEK ON SAVINGS BY TYPE

OF HOUSEHOLD

TYPE OF HOUSEHOLD	AMOUNT SPENT PER WEEK ON SAVINGS					Percentage hshlds Total
	Nothing	\$1-\$25	\$26-\$50	\$51-\$100	\$100+	
FH	59.3	16.3	15.4	6.8	2.3	100.1
MH	42.1	18.4	18.4	15.8	5.3	100.0
JH	51.7	12.5	20.4	9.6	5.8	100.0
Total	53.4	14.9	18.1	9.3	4.3	100.0

There were clear differences between different kinds of households with regard to savings. A higher percentage of FH households than other households were saving nothing at all and a much smaller percentage were saving over \$50 per week. It was, in fact, the MH households that appeared to be doing best in this regard. These saving levels should be considered in the light of further information given in the section specifically devoted to Savings in the next chapter.

EXPENDITURE ON DEBTS

Overall, less than 25% of respondents were spending anything on debt repayment. This reflects the relatively low levels of loan acceptance reported by respondents. Further information relating to loans is presented in chapter 11. For the moment the data relating to current levels of expenditure is presented below in Table # 10.9

TABLE # 10.9

DISTRIBUTION OF HOUSEHOLDS BY EXPENDITURE PER WEEK ON DEBTS BY TYPE OF HOUSEHOLD

TYPE OF HOUSEHOLD	AMOUNT SPENT PER WEEK ON DEBTS					Percentage hshlds \$100+	TOTAL
	Nothing	\$1-\$25	\$26-\$50	\$51-\$100			
FH	76.4	6.9	8.9	3.0	4.9	100.1	
MH	67.7	9.7	19.4	3.2	0.0	100.0	
JH	76.0	5.9	8.0	5.1	5.1	100.1	
Total	75.1	6.8	9.8	4.0	4.4	100.1	

WINDFALL EXPENDITURE CHOICE

Respondents were asked what they would do with \$3000 if they suddenly received it as a windfall. The aim of the question was to determine the level and type of investment choices that people were most interested in making and to determine the relative priority of expenditure related to shelter as opposed to other areas. The results proved extremely interesting and are summarised by category in Table # 10.10 shown below. Please note that the percentage figures are rounded to the nearest whole figure.

FIG. 108 . DISTRIBUTION OF HOUSEHOLDS BY CHOICE OF EXPENDITURE OF WINDFALL OF \$3,000

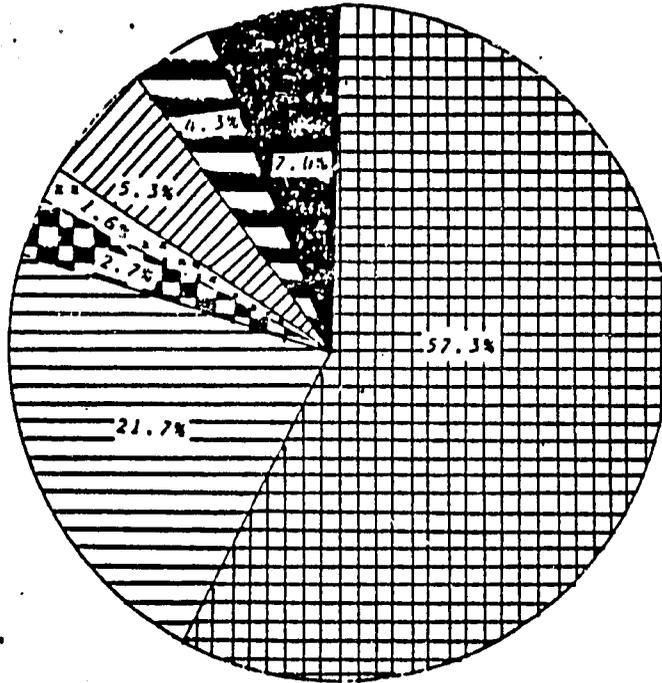


TABLE # 10.10

 DISTRIBUTION OF HOUSEHOLDS BY CHOICE OF EXPENDITURE OF WINDFALL OF \$3000 BY
 TYPE OF HOUSEHOLD

AREA OF EXPENDITURE	TYPE OF HOUSEHOLD			Percentage Rspndnts Total
	FH	MH	JH	
Informal Sales, Higglering, ICI, Food vending	53	26	32	40
Improve Housing condition	15	20	24	20
Shop, Restaurant, Bar services	8	7	12	10
Savings	6	8	8	7
Livestock, fishing, farming	3	10	7	6
Immediate expenses- debts, sickness, schooling	2	10	6	5
Purchase means of transport or purchase air fare	4	12	1	4
Household Items	2	3	3	3
Buy Land or house	2	0	3	2
Food	3	0	1	2
Dressmaking & Tailoring	2	3	0	1
Manufacturing-furniture, crafts	0	1	1	1
Leisure - Church, Hobbies	0	1	0	0
	103	101	98	101

There were some interesting differences in the choices that different kinds of households made. FH households were the least likely to make a housing improvement related choice and the most likely to make a choice concerning an informal vending activity for purposes of income generation. 53.1% of FH Households indicated that they would spend the money on income generating activities focused on informal selling as compared to only 31.9% of JH Households.

15% of the FH Households indicated that they would spend the money on improving their housing condition as compared to 19.6% of MH Households and 24.2% of JH Households.

Overall 61.3% of respondents indicated that they would spend the money on income generating activities of some kind and 19.6% indicated that they would spend the money on improving the condition of their housing.

FH households appear to be far more concerned about income generation with 71% of FH households indicating a preference for income related expenditure a compared to 58% of MH households and 53% of JH households.

PREVIOUS INVESTMENT IN DOMESTIC ASSETS

The main items of value visible in the house were recorded in order for some assessment of previous investment choices and levels to be made. The occurrence of a range of the most common assets held by households is summarised below in Table # 10.11

TABLE # 10.11

DISTRIBUTION OF HOUSEHOLDS BY PERCENTAGE OWNING SPECIFIED ITEMS OF VALUE BY
TYPE OF HOUSEHOLD

ITEM	PERCENTAGE OF HOUSEHOLDS IN WHICH ITEM WAS PRESENT			
	FH	MH	JH	Total
Television	44	50	61	52
Sound System	8	6	11	9
Refridgerator	38	50	54	47
Radio	76	78	88	81
Fan	30	28	31	30
Bed	97	99	96	98
Dresser	83	81	88	85
Dinette Set	72	77	83	78
Settee	38	42	46	42
Sewing Machine	19	11	22	19
Handcart	2	3	4	3
Bicycle	4	8	7	6
Motorbike	0	3	1	1
Car	3	8	9	6
Truck	1	0	0	0
Boat	1	2	0	1
Livestock	3	4	6	4

As can be seen from the table the occurrence of assets varied considerably between different kinds of households with FH households showing considerably less evidence of investment in domestic assets than JH households except in the case of beds where the two kinds of households showed little difference. FH households proved more likely to have sound systems, fans, dressers and sewing machines than MH households but apart from these items MH and JH households showed evidence of greater asset expenditure. In the case of televisions, refrigerators and radios the difference between FH and JH households was particularly marked.

These differences are significant because they not only indicate that FH households are experiencing lower standards of living than JH households, but also because the low level of asset ownership among FH households limits their potential capacity for credit leverage.

CHAPTER ELEVEN
 =====
 SAVING AND LOAN PATTERNS
 =====

In this chapter the whole question of saving and loan patterns will be discussed in greater detail.

Before the survey data on savings is presented it might be helpful to summarise information that was gathered independently of the large survey with respect to the range and form of saving and loan mechanisms associated with the informal as opposed to formal financial markets. The main savings mechanism discussed is the Partner system.

THE PARTNER SYSTEM

The "Partner" is a widespread form of saving within the informal sector and constitutes the simplest form of capital formation within the Society. Normally, but not exclusively, found in low income populations, it has longstanding historical roots and is thought to have arrived with the slaves from West Africa where it is still known by names such as "Esusu" and "Isusu". It is a form of savings that is found in many areas of the world with small variations in its mechanisms occurring in different regions. It is found throughout the Caribbean but has different names - in Trinidad it is known as "Sou-sou", and in Barbados it is known as "Box". In both Trinidad and Jamaica it has been used as a basic model for organising community based efforts to improve shelter conditions.

A Partner is run by a BANKER who is usually either an established and trusted member of a community or a well respected fellow worker at the work place. With few exceptions partner bankers are women. Partners are THROWN daily, weekly, fortnightly or monthly at which time a regular sum known as a HAND is given to the banker. Every day, week, fortnight or month, one member of the Partner receives the DRAW which is composed of the accumulated hands for that period less one hand which is usually given to the banker as recompense for the banker's services. Sometimes the banker is recompensed by receiving the first draw instead.

The banker determines the order in which members receive their draws and will normally give the earlier draws to the longer standing and more trusted members, leaving those they consider least reliable for the later draws. An early draw is effectively equivalent to an interest free loan and there is sometimes confusion over whether the Partner is a loan system as well as a savings system for this reason. In cases of emergency the banker may use their discretion and award a draw earlier than planned. This might occur when there has been a death in the family of a thrower for instance or a child is sick and money is required for medical expenses.

Most Partners are run for periods ranging between three months and a year. At the end of a Partner a new one will be started but will not necessarily be composed of the same individual members. At any one time a single banker may run several partners and members may belong to Partners run by a number of different bankers.

Partners are recognised by the formal legal system and throwers who have received their draws and then refused to continue paying in their hands have been successfully prosecuted as have bankers who have collected hands but

failed to deliver draws. For the most part however, the security of the system is maintained by means of group pressure, and, occasionally by threats of and actual, physical violence.

The time period between draws is determined by the pattern of income inflows on the part of the throwers. Higgler within the markets, for instance, throw partners on a daily basis. Wage workers throw Partners weekly and salaried civil servants throw them on a monthly basis. The amount thrown ranges from \$2 upwards. Among the bankers we interviewed it was found that daily throws ranged from \$2 to \$300 while weekly and monthly throws ranged from \$10 to \$200. There are reported cases of substantially larger hands being thrown particularly among the larger and more successful higgler.

The longevity of the Partner is largely determined by the period between draws. Daily Partners normally last for two to three weeks. Weekly Partners last for between six and twelve months and monthly Partners normally last a year.

The number of throwers within a Partner normally ranges between ten and fifty with the largest Partners being those that are thrown weekly. Any one individual may have more than one hand within a Partner and will be entitled to as many draws as he or she has hands.

All the bankers keep a record book in which throwers named are ticked off as they pay in their hand. When throwers receive their draw they sign in the record book and also write down the amount that they have received as the draw. Hands are usually collected at the work place or at the bankers home if the Partner is community-based. Collections are made at the end of the week in the case of weekly Partners and at the end of the month in the case of monthly Partners. Draws are usually made several days later.

As has been mentioned previously bankers are expected to have a certain status within the community or at the work place and, in many cases they are asked to become bankers by their potential throwers. In some cases bankers appoint themselves and use the system as their main income generating activity. Some of them are self-taught and rely on their own experience as throwers to start a Partner. Others have the backing of older established bankers who teach them the tricks of the trade. Some bankers have an informal network with other bankers but, more often than not, they work almost totally autonomously.

The case studies produced a number of interesting anecdotes concerning Partners and it would be fair to say that respondents seemed almost evenly divided in their opinions about them. Some of their comments are given below.

COMMENTS FROM THOSE IN FAVOUR

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. It's better than a 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 hands, one in a weekly Partner and one in a Partner that is run every fortnight.

RENTER - Her Partner is run by a banker who runs a business place in the community. She like it because she can get money quickly when she needs it and

can sometimes get an advance ahead of her scheduled draw.

RENTER - Even if somebody robs the Partner it's the banker who has to make up for it. The banker has to pay or she can be taken to court. Prefers the Partner to the bank because the bank charges you interest.

OWNER - Likes the Partner but will not go into it until she finds someone honest. She prefers doing it with a circle of friends. She has already been robbed in one of them. A system of elimination is put in place to get rid of people who give trouble paying. She has some problems with her current Partner because it runs weekly and she gets paid monthly.

OWNER - Prefers a 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 the Partner his banker chooses honest people.

COMMENTS FROM THOSE NOT IN FAVOUR

SQUATTER - "I don't trust Partners. My girlfriend lost \$160 to a banker who ran to foriegn."

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

SQUATTER - Has never thrown a Partner and has no interest in it. He feels he can save his money without it. He has willpower.

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."

OWNER - Used to save with a Partner but it was too disorganised and payments were never made on time.

MODIFICATIONS OF THE PARTNER FOR USE IN SHELTER UPGRADING

As was mentioned previously the Partner system has been used effectively at community level by non-government organisations working on shelter improvement in low-income communities. In Trinidad the Sou-sou system was used to assist low income people to save money towards the purchase of land which was needed by them so that they could erect their own dwellings. The project which resulted was in fact known as the Sou-sou land project.

Nearer to home, the system has been adapted successfully by the Mustard Seed Project which has been operating in four low income communities in Kingston. The Partner was used as the basis for the design of Mustard Seed's Poor Man's Building Society and works roughly as follows.

POOR MAN'S BUILDING SOCIETY

Members of the Poor Man's Building Society must be resident in the local community or a worker in one of the Mustard Seed projects. Members can join once they agree to save a regular sum each week for the period of a year. Weekly payments can range from five cents upwards. At the completion of the

year the member gets their draw which is composed of the accumulated savings plus interest. However, as the saving scheme is directed at building rather than other kinds of purchases or investment there is a system of incentives and disincentives concerning the forms of payment available. If the member withdraws the money early in cash, or at the end of the year in cash, they get only half the amount of interest that they receive if they take the draw in building materials or building labour provided from within the community. If they take the building related option they qualify for 33% interest for the year. As the saving system allows for bulk buying of material and because Mustard Seed also coordinates the donation of building materials from the private sector in Jamaica and from donors overseas, the member gets a much better deal if he/she takes the draw in the form of building materials or labour.

The Mustard Seed Project itself banks the savings in order to accumulate interest. Draws usually range between one and seven thousand dollars.

HARDWARE MERCHANTS

Hardware merchants commonly extend 30-day credit to their regular customers particularly if they operate a business of a reasonable size. An attempt was made during the study to determine the extent to which the "small man" was able to benefit from such a service.

No examples of credit extension of this kind were identified. However some hardware merchants operate what is commonly referred to as a "layaway plan". This is a service offered by many different kinds of retail outlets in Jamaica and essentially allows a customer to make a down payment which "books" the item required, and then to make regular payments over a period until the full price has been paid at which time the item is handed over to the customer. According to the merchants interviewed the final price always used to be fixed on the day the down payment was made. However with rapid increases in prices during the last few years the system has changed slightly. When the down payment is made a receipt is issued but the bill is not written until the final payment is made at which time the current price is applied.

Some hardware merchants indicated that they would be interested in extending credit for building materials to low income people but that they require some form of guarantee. They indicated that they would prefer the guarantor to be a non-government agency or organisation as the Government has a notorious reputation for late and non-payment.

CREDIT AND LOAN SYSTEMS

Very few case of credit extension or loan granting were identified during the case studies, during the survey itself or during a search by a researcher who was asked to pursue independent investigations in a number of low income communities. Those that were identified are described briefly in this section. However, it should be noted that the low levels of loan extension identified may well be a reflection of the low level of interest in receiving credit on the part of the majority of low income households.

USURER

The term used in Jamaica for a person who extends cash loans outside of

the formal financial system and not within the Partner system is Usurer. In other parts of the world they are commonly referred to as "loan sharks". During the course of the study only one usurer was identified. This is a man who is a lawyer and a well established academic whose father developed the loan service before him. Usurers used to be common in Jamaica. However, with the formation and development of the credit union movement their activities have largely been undercut and they are relatively rare nowadays.

All the loans given by the usurer identified in the study are for residential building purposes or for mortgages. In addition to providing the loan the usurer draws up purchase contracts and negotiates mortgages on behalf of the borrower. In effect he acts as a middleman or buffer between the formal financial sector and low income people who lack both status and experience in dealing with the requirements of the formal sector. He is, in fact, a highly respected member of the Community.

The loans are secured by collateral in the form of land, furniture, household appliances and livestock. Any offspring of the livestock that are born during the period of the loan are considered the property of the Usurer. The household appliances and furniture are stored in a warehouse and the land is cultivated on behalf of the usurer. In cases of default the lawyer operates as a bailiff and claims goods and valuable for the amount owing. In some cases defaulting borrowers are taken to court and sued.

Loans are generally only made to residents in the August Town area. The size of the loans vary between one and twenty thousand dollars with an annual interest charge of 20%.

GROCERY STORES

Some community based grocery stores and corner shops extend credit to local customers particularly for food. Repayment is usually expected within a week and the value of the credit is nearly always less than one hundred dollars and more often less than twenty dollars. Credit is extended on the basis of an established relationship between the store keeper and the customer. Records are normally kept by means of a simple receipt system with the receipt issued with the goods being kept by the storekeeper and only returned to the customer when the amount owing has been paid. Defaulters are refused credit in the future.

SAVING PATTERNS IDENTIFIED THROUGH THE SURVEY

Overall it was found that nearly half the respondents were not saving at all which confirms the findings of the section on expenditure. It was also found that there were some variations in saving patterns between different kinds of household with JH households showing much higher saving levels. 46% of FH households were savers, as compared to 55% of MH households and 57% of JH households.

SAVING OBJECTIVES

Those who were saving were asked what they were saving towards. The most popular replies are given below in ranked order in Table # 11.0

TABLE # 11.0

DISTRIBUTION OF RESPONDENTS BY SAVING OBJECTIVE *

OBJECTIVE	#respondents	%age
Purchasing a house	43	13
Building or improving a house	31	9
Future Plans	28	8
Rainy Day	26	8
Emergency	23	7
No special reason	22	7
Old Age	20	6
Children's security/education	18	5

* It should be noted that the percentages do not sum to 100 due to the omission of a range of saving objectives that were highly specific but mentioned by less only one or two individuals.

As can be seen from the table building, buying or improvement of a house proved relatively popular saving goals.

MEANS OF SAVING

Savers were asked what means of saving they used. The answers are summarised below in Table # 11.1

TABLE # 11.1

DISTRIBUTION OF HOUSEHOLDS BY FORM OF SAVING BY TYPE OF HOUSEHOLD

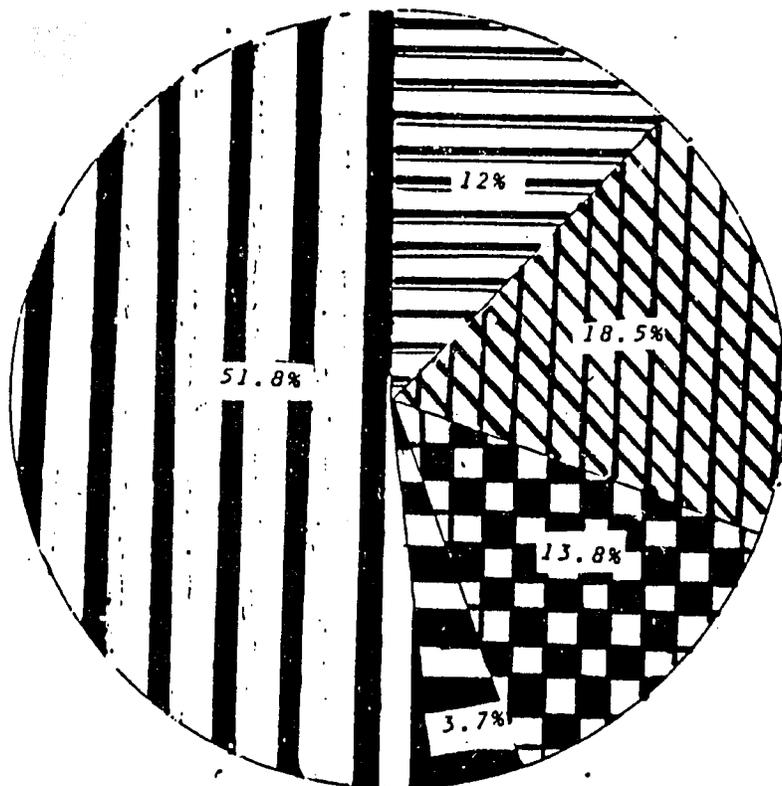
FORM OF SAVING	TYPE OF HOUSEHOLD (Percent)			
	All	FH	MH	JH
Workbased partner	13	12.5	11	13
Community-based Partner	20	26	9	19
Credit Union	15	11	19	17
Building Society	4	3	3	5
Bank	56	56	57	57

As can be seen from the above table the most prevalent form of savings was the commercial banking system with 56% of savers favouring its use and little difference in the level of preference for its use between different kinds of households.

Ranking not far behind however, is the partner system which is used by 33% of the savers. The partner system is rather more popular with FH households than with MH or JH households and this is particularly true of partners where the banker is based in the community rather than at the work place.

Credit Unions rank third as a choice among savers overall though they are almost as popular as the partner system for MH households. This is probably

FIG. 11A **DISTRIBUTION OF HOUSEHOLDS
BY FORM OF SAVING**



 **WORK-BASED PARTNER**
COMMUNITY-BASED PARTNER
CREDIT UNION
BUILDING SOCIETY
BANK

because their use tend to be tied to formal employment with deductions being made out of employees pay packets by their employer. Female heads of households, given the national employment statistics, are significantly less likely to be formally employed than male heads of households.

Building societies appeared to be the least popular means of saving with only 4% of savers reporting that they used them. JH household seem to be more likely to use them than either MH or FH households.

Findings as a result of both the case studies and the survey indicate that one of the key requirements of a saving system as far as respondents were concerned is that it should provide a disciplined framework for saving. Older respondents often expressed regret that the old "share" system of saving that the building societies used to operate had been abandoned. Under this system penalties were imposed on the saver if regular payments were not made on time. In the case of the Partner social pressure is brought to bear on the thrower if payments are not made and may be followed by physical violence. In the case of the credit unions the money is usually deducted from the paypacket before it even reaches the saver. The designers of the Poor Man's Building Society have recognised the attraction of this feature for savers and have successfully incorporated it into their saving system through the use of incentives and disincentives.

The other important aspect of successful savings systems lies in the time at which money is paid into the system. Respondents indicated clearly that they were able to save much more successfully when payments were made at the time that income was received. Higglers make payments at the end of the day's selling, factory workers make payments on Friday or Saturday after they have received their weekly pay packet and civil servants make payments at the end of the month when they receive their salaries.

LOAN PATTERNS IDENTIFIED THROUGH THE SURVEY

Only 18.7% of the respondents indicated that they had ever taken out a loan and the percentage was substantially lower in the case of FH households. While 22% of MH Households and 23% of JH Households had taken out loans this was so of only 13% of FH Households. When those who had taken out loans were categorised by type of household the differences between households emerged starkly. 51% of those that had taken out loans came from JH Households, 29% from FH Households and 20% from MH Households despite the fact that in the survey the percentage of FH households and MH households only differed by 1%.

Those that had taken loans were asked how many they had taken out. Their answers are summarised in Table # 11.2 shown below

TABLE # 11.2

DISTRIBUTION OF RESPONDENTS BY NUMBER OF LOANS RECEIVED

Number of loans	Number of Respondents
1	33
2	34
3	11
4	8
5 - 10	6
11 - 20	1
	93

Those who had borrowed were asked to say why they had borrowed. The most popular answers are given below in Table # 11.3

TABLE # 11.3

DISTRIBUTION OF RESPONDENTS BY REASON GIVEN FOR TAKING LOAN

REASON FOR BORROWING	No. of Respondents
To improve the condition of a house	24
To purchase Furniture or Household Appliances	20
To purchase a house	18
To pay for education	10
To build a house	7
To buy personal effects	6
To purchase transport	5
To purchase land	4
To start or expand a business	4
Total	98

As can be seen from the above table, the main reasons that loans had been taken out were for home improvement or for building or purchasing a house

SHELTER RELATED BORROWING

Of the 106 owners who gave information about how they got their land 30 had purchased by means of a mortgage and were still paying it. Nearly half of those with mortgages had obtained them through the Ministry of Housing. The majority of the mortgages were for ten years.

58 respondents had taken out a loan in order to buy the house and 44 of

these were able to give figures regarding the size of the loan. 22.7% of the loans were for \$4,000 or less. 56.8% of the loans were for \$20,000 or less. 75% were for \$33,000 or less. The largest loan was for \$60,000. 41 respondents indicated that they had finished paying off their loans while 27 indicated that they had not. The number of years they had left to pay are shown below in Table # 11.4.

TABLE # 11.4

DISTRIBUTION OF RESPONDENTS WITH MORTGAGES BY AMOUNT OF TIME LEFT TO PAY

Time Left to pay	No. Respondents
2 years or less	6
2+ - 5. years	4
5+ - 10 years	6
10+ - 15 years	2
15+ - 20 years	6
20+	1
Unsure	2
	27

Of the 40 respondents who had borrowed in order to buy a house and who gave information regarding the source of their loan 10 said that it was from the Government. 15 had received loans from a Building Society (9 citing Victoria Mutual), 5 had received loans from a lawyer 3 from a bank and the rest from a credit union (1), Housing Corporation (2) or their employer (2).

AMOUNT OF LAST LOAN

Borrowers were asked to give the amount of the last loan they had received. The answers are summarised below in Table # 11.5

TABLE # 11.5

DISTRIBUTION OF RESPONDENTS BY AMOUNT OF LAST LOAN RECEIVED

Amount of Loan	No. of respondents
\$100 or less	3
\$100 to \$500	10
\$501 to \$1000	21
\$1001 to \$2000	11
\$2001 to \$5000	16
\$5001 to \$10000	9
\$10001 to \$20000	9
Over \$20001	9
Total	88

As can be seen from the above table the vast majority of loans were for

five thousand dollars or less.

SOURCE OF LAST LOAN

Borrowers were asked the source of their last loan. Their answers are summarised in Table # 11.6 shown below.

TABLE # 11.6

DISTRIBUTION OF BORROWERS BY SOURCE OF LOAN AND TYPE OF HOUSEHOLD

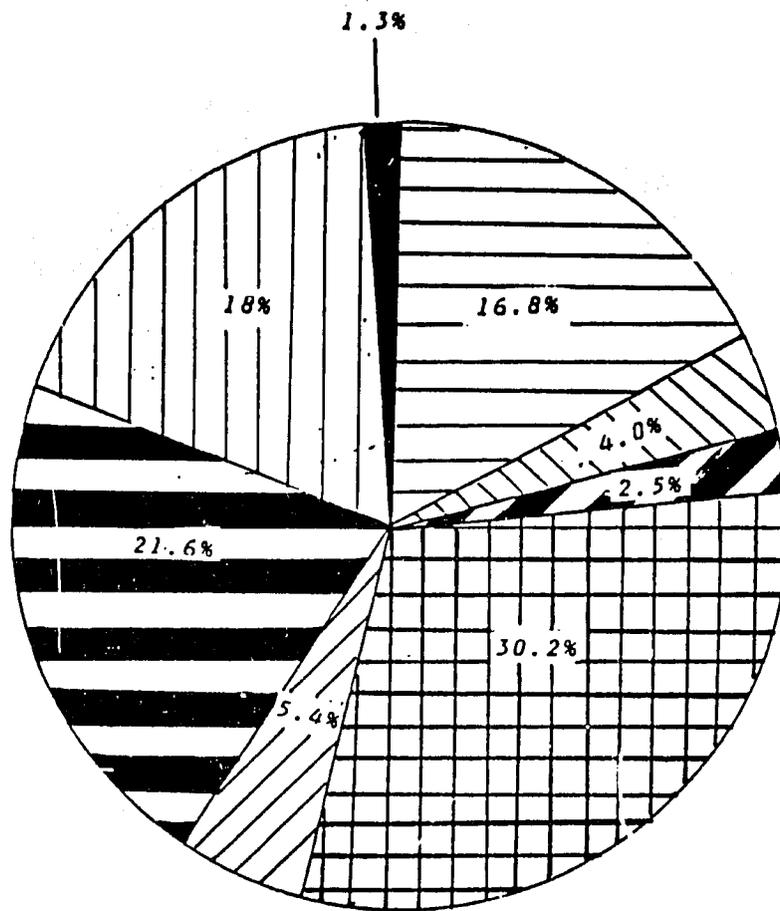
SOURCE OF LOAN	No. OF RESPONDENTS & TYPE OF HOUSEHOLD.			TOTAL	%age
	FH	MH	JH		
Relatives	1	5	3	9	8.1
Friends	1	-	3	4	3.6
Credit Union	11	9	19	39	35.0
Employer/Earnings	4	2	5	11	9.9
Partner	1	-	-	1	0.9
Building Society	3	1	10	14	12.6
NHT	-	-	1	1	0.9
Bank	7	3	11	21	18.9
Usurer	-	2	1	3	2.7
Don't Know	4	1	3	8	7.2
	32	23	56	111	99.8

As can be seen from the above table the largest group of loans were from credit union. Banks proved the second most popular with building societies coming next. The NHT was noticeably insignificant as a lender to households in the sample.

ATTITUDES FROM NON-BORROWERS

Those who had not taken out loans were asked why. Of those 440 gave clear answers which are summarised below in Table # 11.7.

FIG. 11B REASON FOR NOT TAKING LOAN



NOT READY
 PERSON FAMILY REASON
 TRIED BUT REFUSED
 AFRAID OF BEING UNABLE TO PAY



LACK OF KNOWLEDGE
 NOT A BORROWER
 NO SECURITY
 NO NEED

TABLE # 11.7

 DISTRIBUTION OF RESPONDENTS BY REASON FOR NOT TAKING OUT LOANS AND TYPE OF

 OF HOUSEHOLD

REASON FOR NOT TAKING LOAN	TYPE OF HOUSEHOLD			
	FH	MH	JH	TOTAL
Not ready	26	13	35	74
Personal/family reasons	5	5	8	18
Tried but refused	2	3	6	11
Afraid of being unable to pay	67	15	51	133
Lack of knowledge	10	3	11	24
Not a borrower	45	18	32	95
No security	36	11	32	79
No need	3	2	1	6
Total	194	70	176	440

As can be seen from this table the most common reason given for not having taken out a loan is fear of being unable to repay it, closely followed by the group who simply said that they were not borrowers and those that considered that they lacked the security that would be required.

In general low income residents express considerable reserve about accepting loans and for very valid reasons. Economic security among the low income population is extremely fragile where it exists at all, and can be undermined rapidly and disastrously with the removal of a single job in the household or the occurrence of sickness or death. The following responses, given during the course of the case studies, illustrate 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'm afraid of taking a 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 assure me that they will not harrass me then I will borrow money. I don't have nothing to give as collateral but maybe they could just 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."

SQUATTER - "Well I never do that yet you know (..to get a loan from a bank). Well, if mi run short mi run to mi friend but mi have fe know directly where it coming from to pay him back. I would borrow a little money if mi know where for mi interested in a little van."

This chapter examines not only the features that respondents most dislike about the areas they live in and the improvements they wish to see happen, but also their own preferences concerning moving from their present shelter situation.

DISLIKES

An attempt was made during the survey to determine the things that respondents most wished to see changed in the areas where they lived. All the heads of households interviewed were asked to describe what they most disliked about their area. The most common answers are given below in Table 12.1

TABLE 12.1
MOST COMMON FEATURES OF AREA
DISLIKED BY RESPONDENTS

FEATURE DISLIKED	No. Of RESPONDENTS
Violence	321
Flies	115
Pollution	63
Garbage	43
Rats	39

FLIES appear to be a particular problem in the following areas as indicated by being chosen by more than 20% of respondents in the area as a main dislike.

Rennock Lodge
Johnson Town
Rollington Town
Campbell Town
August Town
Cross Rds
Kencot
Richmond Park
Trench Town
Greenwich Town
Waltham Gardens
Riverton City
Patrick City
Causeway

RATS appear to be a particular problem in the following areas :

Rennock Lodge
Allman Town
Riverton City

BAD GARBAGE is a particular problem in the following areas :

Rennock Lodge
August Town
Delacree Pen
Riverton City
Causeway

VIOLENCE emerged as an outstanding concern in nearly all the areas with the notable exception of Newton Square, Cassava Piece, Swallowfield, Patrick City and Maverly . Less than 20% of respondents in these communities cited violence as being a point of dislike about the area. There were 15 areas in which 60% or more of respondents cited violence as a major dislike. These areas are :

AREA

Johnson Town
Passmore Gardens
Franklin Town
Allman Town
Kingston Gardens
Jones Town
Trench Town
Whitfield Town
Delacree Pen
Cockburn Gardens
Balmagie
Seaward Pen
Tower Hill
Penwood
Riverton City

63 respondents indicated that they disliked pollution in their area. Areas in which this response occurred from more than half the respondents were Rennock Lodge, Richmond Park and Riverton City.

PREFERRED IMPROVEMENTS

Respondents were asked to indicate the improvement they would most like in their community and were asked to give a first and second choice. The most popular answers are summarised by area in Table # 12.2. (Areas and figures in brackets indicate second choice.)

TABLE 12.2 continued

IMPROVEMENT WANTED	RESPONDENTS	AREA IN WHICH THIS WAS CHOSEN BY MORE THAN ONE THIRD OF RESPONDENTS
electricity	13 (6)	
garbage	13 (3)	
better housing	15 (34)	(Swallowfield) (Woodford Park)
transportation	9 (8)	
school	8 (16)	(Tower Hill)
sewers	8 (4)	Cassava Piece (Causeway)

DESIRE TO MOVE FROM PRESENT HOUSE

Respondents were asked whether they wanted to move from their current dwelling and from the area they lived in. Their answers are summarised in Table # 12.3 by area. This Table can be found in the appendices.

Overall, 64% wanted to move out of their current dwelling and 59% wanted to move out of the area. Of the respondents who indicated that they would like to move from the area they were currently in (69%) wanted to move to another part of Kingston, (17%) wanted to move to the countryside, (11%) wanted to move abroad and (2%) gave 'other' as a reply.

Areas where one half or more of the 'movers' wished to move to the countryside were :

- Fletcher's Land
- Hope Tavern
- Greenwich Town
- Balmagie
- Penwood
- Patrick City

When participants desire to move from their present dwelling and from their area was analysed by Zone distribution a clear pattern emerged across the Zones as can be seen from Tables 12.4 and 12.5 below. There was a distinct increase in desire to move across the zones from 4 to 1. Those living in the peripheral areas showed the greatest commitment to remaining in the dwellings and areas where they were currently located.

However, an expressed desire to move should not be confused with real intent to move. Many of the respondents living in the inner parts of the city have been there for many years despite a professed interest in moving. A man living in one of the inner city areas gave an illustrative response when he

was asked why he had not moved in fifteen years despite his repeatedly stated intention to do so. He replied that he was "living in heaven in hell". The heavenly side of his existence was based in the economic freedom of having no rent, water or electricity bills to pay as a result of his residence in a property that had been abandoned by its owner. The hellish side of his existence was composed of the violence he experienced within the community and the general lack of private and sanitary conveniences. The over-riding factor however was an economic consideration that dictated that any move he made would either have to be based on a higher level of income or a similarly "free" set of facilities.

TABLE # 12.4

 DISTRIBUTION OF RESPONDENTS BY INTEREST IN MOVING FROM DWELLING BY ZONE

ZONE	MOVERS
	%
1	72
2	63
3	57
4	46

TABLE # 12.5

 DISTRIBUTION OF RESPONDENTS BY INTEREST IN MOVING FROM AREA BY ZONE

ZONE	MOVERS
	%
1	66
2	58
3	55
4	36

Respondents were asked "If you had the opportunity to own your own land within a 1 hour busride of here, would you consider moving?" 652 respondents gave a clear answer to this question of which 425 (65.2%) replied in the affirmative.

The areas where more than half of the respondents indicated that they were NOT prepared to consider such a move are listed below in Table # 12.6

TABLE # 12.6

 WILLINGNESS TO MOVE IN ORDER TO OWN LAND ONE HOUR'S BUS RIDF AWAY

AREA	PREPARED TO MOVE	
	YES	NO
Norman Gardens	3	2
E. Downtown	17	13
W. Downtown	18	9
August Town	11	7
Grants Pen	9	8
Kencot	11	9
Trench Town	12	6
Balmagie	7	16
Patrick City	17	28
Maverly	8	7
Whitehall	7	14
Bull Bay	6	9

 Interest in participating in sites and service and Upgrading Projects

590 respondents replied clearly to the question "Would you be interested in participating in a sites and service scheme. Of these 205 (34.7%) said they did not know, 164 (27.8%) said no and 221 (37.5%) indicated that they would be interested. 574 respondents replied clearly to the same question regarding interest in an upgrading scheme. Of these 202 (35.0%) said Yes, 160 (27.9%) said No and 212 (36.9%) said that they did not know. Responses for respondents from each area are given in Table # 12.7 which is included in the appendices.

It is quite clear that far more information needs to be disseminated to the general public and low income communities in particular, concerning the shelter options that are currently being considered by Government. The apparently widespread ignorance concerning the Government's intentions can contribute little to a shelter strategy that is based firmly on a recognition that it is activities carried out by low income households themselves that will be the most significant factor in the development of low income shelter.

A P P E N D I X

TABLE # 3.1

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF HOUSEHOLD AND AREA

AREA	FORM OF FAMILY			Dominant Tendency (over 50%)
	FH	MH	JH	
Rennock Lodge	5	3	4	
Johnson Town	2	2	2	
Norman Gardens	-	3	2	M
Rollington Town	5	1	11	J
Newton Square	2	2	3	
Passmore Gardens	3	2	8	J
Franklin Town	2	4	4	
Campbell Town	3	-	2	F
Allman Town	1	-	8	J
Kingston Gardens	1	1	-	
E. Downtown	17	4	9	F
C. Downtown	6	-	3	F
Fletcher's Land	4	6	5	
W. Downtown	9	5	14	
Denham Town	3	2	5	
August Town	3	6	9	
Hope Tavern	4	1	9	J
Cassava Piece	1	-	1	
Grants Pen	9	3	4	F
Swallowfield	2	1	4	F
Cross Rds	10	2	5	F
Woodford Park	3	1	3	
Kencot	11	1	6	F
Richmond Park	6	7	-	F
Jones Town	15	1	7	F
Trench Town	9	3	7	
Whitfield Town	26	7	12	F
Delacree Pen	13	4	13	
Greenwich Town	7	3	10	
Boucher Park	8	-	6	F
Cockburn Gardens	6	7	12	
Waltham Gardens	8	1	4	F
Balmagie	12	2	10	
Seaward Pen	7	1	2	F
Tower Hill	9	1	5	F
Renwood	8	-	7	F
Riverton City	3	-	4	J
Patrick City	13	10	22	
Maverly	2	3	10	J
Whitehall	4	5	12	J
Bull Bay	6	2	8	
Causeway	-	1	3	J
	268	108	275	

TABLE # 4.17

DISTRIBUTION OF HOUSEHOLDS BY NUMBER OF PEOPLE PER ROOM BY AREA

Code No.	AREA	No. of people per room							
		1 or less	2	3	4	5	6	7+	
1	Rennock Lodge	5	3	1	2	-	-	1	12
2	Johnson Town	1	3	3	-	-	1	-	8
3	Norman Gardens	4	-	-	-	-	-	-	4
4	Rollington Town	12	4	2	-	-	-	-	18
5	Newton Square	6	1	-	-	-	-	-	7
6	Passmore Gardens	3	2	4	2	-	-	2	13
7	Franklin Town	-	7	2	1	-	-	1	11
8	Campbell Town	2	1	-	2	-	-	-	5
9	Allman Town	2	2	2	1	1	-	-	9
10	Kingston Gardens	1	-	-	-	-	-	1	1
11	E. Downtown	12	8	5	3	1	-	-	29
12	C. Downtown	3	2	-	-	2	1	-	8
13	Fletcher's Land	5	5	2	-	-	1	-	13
14	W. Downtown	12	8	5	3	-	-	-	28
15	Denham Town	4	-	1	3	-	-	-	9
16	August Town	12	3	3	1	1	-	-	19
17	Hope Tavern	3	3	1	4	2	1	-	14
18	Cassava Piece	2	-	-	-	1	-	-	3
19	Grants Pen	8	2	4	1	2	-	1	18
20	Swallowfield	4	3	-	-	-	-	-	7
21	Cross Rds	11	7	-	1	-	-	-	19
22	Woodford Park	2	-	4	-	-	-	-	6
23	Kencot	10	4	5	1	-	-	-	20
24	Richmond Park	7	2	1	3	-	-	-	13
25	Jones Town	6	6	4	3	-	-	-	21
26	Trench Town	6	10	1	1	1	1	2	20
27	Whitfield Town	25	11	5	2	2	-	-	45
28	Delacree Pen	9	10	6	3	1	3	-	32
29	Greenwich Town	10	6	2	1	1	-	-	20
30	Boucher Park	8	4	2	-	-	-	-	14
31	Cockburn Gardens	13	5	2	3	2	-	-	25
32	Waltham Gardens	3	6	1	2	1	-	-	13
33	Balmagie	12	4	5	4	1	-	-	23
34	Seaward Pen	5	-	3	1	-	1	2	11
35	Tower Hill	5	6	1	1	1	1	-	15
36	Penwood	4	7	2	1	-	-	1	15
37	Riverton City	1	2	3	-	1	-	-	7
38	Patrick City	37	6	1	2	1	-	-	47
39	Maverly	11	1	1	2	-	-	-	15
40	Whitehall	15	2	2	2	-	-	-	21
41	Bull Bay	4	5	6	1	1	-	1	18
42	Causeway	-	1	1	1	2	-	-	5
Total		305	162	93	54	25	10	12	661
Percent		46	25	14	8	4	2	2	101

TABLE # 5.2

DISTRIBUTION OF HOUSEHOLDS BY LAND TENURE STATUS BY AREA

Code No	AREA	LAND TENURE STATUS						Total	
		Own	Family	Lease	Rent	Live Free	Squat		Unsure
1	Rennock Lodge	1	-	-	1	7	2	1	12
2	Johnson Town	1	1	-	2	2	-	1	7
3	Norman Gardens	2	-	-	3	-	-	-	5
4	Rollington Town	4	3	-	5	3	1	3	19
5	Newton Square	2	-	-	-	4	-	-	6
6	Passmore Gardens	4	-	-	4	3	-	3	14
7	Franklin Town	-	-	-	1	4	-	6	11
8	Campbell Town	1	-	-	-	4	-	-	5
9	Allman Town	1	-	1	-	7	-	-	9
10	Kingston Gardens	1	-	-	1	-	-	-	2
11	E. Downtown	2	2	-	15	2	1	9	31
12	C. Downtown	1	-	-	3	5	-	-	9
13	Fletcher's Land	1	2	-	1	6	-	4	14
14	W. Downtown	8	1	1	7	2	3	6	28
15	Denham Town	1	-	-	3	5	1	-	10
16	August Town	3	3	3	5	4	1	-	19
17	Hope Tavern	3	-	2	-	4	3	-	14
18	Cassava Piece	-	-	1	1	1	-	2	3
19	Grants Pen	4	1	1	-	6	-	3	15
20	Swallowfield	2	-	-	1	4	-	-	7
21	Cross Rds	4	-	-	8	4	-	3	19
22	Woodford Park	2	-	-	-	3	-	2	7
23	Kencot	4	1	2	8	1	1	3	20
24	Richmond Park	1	2	-	-	4	3	3	13
25	Jones Town	2	1	-	12	1	-	6	22
26	Trench Town	5	-	-	1	7	1	6	20
27	Whitfield Town	9	1	-	24	10	-	1	45
28	Delacree Pen	3	-	7	9	4	3	7	33
29	Greenwich Town	4	1	-	4	8	-	1	18
30	Boucher Park	3	-	-	5	4	-	1	13
31	Cockburn Gardens	7	-	1	9	6	-	1	24
32	Waltham Gardens	3	1	-	4	1	-	3	12
33	Balmagie	7	2	3	1	-	8	3	24
34	Seaward Pen	2	1	-	-	2	-	5	10
35	Tower Hill	3	1	3	-	4	-	3	14
36	Penwood	5	-	4	3	3	-	-	15
37	Riverton City	-	-	-	1	-	6	-	7
38	Patrick City	19	2	1	15	3	-	5	45
39	Maverly	4	4	-	4	2	-	1	15
40	Whitehall	7	1	6	2	2	-	4	22
41	Bull Bay	8	1	3	1	4	1	-	18
42	Causeway	-	-	-	-	-	5	-	5
		144	32	39	164	146	40	96	661

TABLE # 5.6

 NUMBER OF HOUSEHOLDS BY FORM OF DWELLING TENURE BY AREA

Code No.	AREA	FORM OF TENURE					Total
		Own	Lease	Rent	Live Free	Captured	
1	Rennock Lodge	3	-	6	3	-	12
2	Johnson Town	1	-	5	2	-	8
3	Norman Gardens	2	-	3	-	-	5
4	Rollington Town	6	-	9	4	-	19
5	Newton Square	1	-	3	2	-	6
6	Passmore Gardens	4	-	7	2	-	13
7	Franklin Town	-	-	11	-	-	11
8	Campbell Town	1	-	4	-	-	5
9	Allman Town	1	1	4	3	-	9
10	Kingston Gardens	1	-	1	-	-	2
11	E. Downtown	2	-	24	4	1	31
12	C. Downtown	1	-	6	2	-	9
13	Fletcher's Land	1	-	11	1	-	13
14	W. Downtown	12	-	13	1	2	28
15	Denham Town	1	-	5	4	-	10
16	August Town	9	-	6	4	-	19
17	Hope Tavern	10	-	3	1	-	14
18	Cassava Piece	1	-	1	1	-	3
19	Grants Pen	6	1	11	-	-	18
20	Swallowfield	2	-	2	3	-	7
21	Cross Rds	4	-	14	1	-	19
22	Woodford Park	2	-	5	-	-	7
23	Kencot	6	-	13	1	-	20
24	Richmond Park	7	-	3	3	-	13
25	Jones Town	2	-	21	-	-	23
26	Trench Town	5	-	7	7	1	20
27	Whitfield Town	7	-	35	3	-	45
28	Delacree Pen	8	1	17	4	2	32
29	Greenwich Town	5	-	13	2	-	20
30	Boucher Park	3	-	9	-	-	12
31	Cockburn Gardens	6	-	16	2	-	24
32	Waltham Gardens	3	-	9	1	-	13
33	Balmagie	16	2	3	2	-	23
34	Seaward Pen	3	-	5	3	-	11
35	Tower Hill	7	-	1	5	-	13
36	Penwood	9	-	5	1	-	15
37	Riverton City	3	-	1	1	2	7
38	Patrick City	20	-	23	4	-	47
39	Maverly	3	-	6	5	-	14
40	Whitehall	12	1	6	3	-	22
41	Bull Bay	12	-	5	1	-	18
42	Causeway	4	-	-	-	1	5
TOTAL		212	6	352	86	9	665

TABLE # 5.8

DISTRIBUTION OF HOUSEHOLDS WITH LOANS TO PURCHASE HOUSE BY TIME LEFT TO PAY

Time Left to pay	No. Respondents
2 years or less	6
2+ - 5 years	4
5+ - 10 years	6
10+ - 15 years	2
15+ - 20 years	6
20+	1
Unsure	2
	27

TABLE # 5.10

PERCENTAGE DISTRIBUTION OF LAND AND DWELLING OWNERSHIP BY ZONE

ZONE	% Respondents in zone who own land	% Respondents in zone who own Dwelling
1	16.7	21.7
2	18.3	28.0
3	30.0	41.9
4	28.6	54.0

TABLE # 5.11

PERCENTAGE DISTRIBUTION OF RESPONDENTS WHO LEASE LAND

AND /OR DWELLING BY ZONE

ZONE	% Respondents in zone who lease land	% Respondents in zone who lease dwelling
1	3.5	0.6
2	3.2	0.0
3	7.2	1.2
4	15.5	2.3

TABLE # 5.12

 PERCENTAGE DISTRIBUTION OF RESPONDENTS WHO RENT DWELLING AND/OR
 BY ZONE

ZONE	% Respondents in zone who rent land	% Respondents in zone who rent dwelling
1	31.8	64.5
2	22.6	53.8
3	22.3	41.3
4	6.0	32.2

TABLE # 5.13

 PERCENTAGE DISTRIBUTION OF RESPONDENTS WHO LIVE FREE ON LAND
 AND/OR IN DWELLING

ZONE	% Respondents who live live free on land	% Respondents who live free in dwelling
1	24.2	11.3
2	29.0	18.3
3	12.7	14.4
4	25.0	10.3

TABLE # 5.14

 PERCENTAGE OF RESPONDENTS SQUATTING ON LAND OR LIVING IN CAPTURED DWELLING
 BY ZONE

ZONE	% Respondents who squat on land	% Respondents who live in captured dwelling
1	4.1	1.9
2	4.3	0.0
3	8.4	1.2
4	10.7	1.1

TABLE # 5.16

DISTRIBUTION OF HOUSEHOLDS BY TYPE OF HOUSEHOLD AND PAST LAND TENURE

KIND OF HOUSEHOLD	PREVIOUS LAND STATUS												No. / %	
	Own		Family		Lease		Rent		Live Free		Squat		Total	
FH	15	6	34	14	9	4	129	53	58	23	1	0	244	100
MH	7	7	13	13	5	5	57	55	21	20	1	1	104	100
JH	15	6	30	12	10	4	138	54	57	22	4	2	254	100
	37	6	77	13	24	4	324	54	134	22	6	1	602	100

TABLE # 6.4

MATERIAL OF WALLS BY AREA

Code No.	AREA	wood	concrete: nog	brick	block/ steel	other-(scrap zinc, bagasse)	Total
1	Rennock Lodge	4	4	1	3	-	12
2	Johnson Town	-	5	-	3	-	8
3	Norman Gardens	-	1	-	3	-	4
4	Rollington Town	2	6	1	10	-	19
5	Newton Square	-	4	-	3	-	7
6	Passmore Gardens	2	4	-	8	-	14
7	Franklin Town	-	6	-	4	-	10
8	Campbell Town	1	3	-	1	-	5
9	Allman Town	6	3	-	-	-	9
10	Kingston Gardens	-	2	-	-	-	2
11	E. Downtown	6	16	4	4	-	30
12	C. Downtown	2	5	1	-	-	8
13	Fletcher's Land	-	6	1	6	-	13
14	W. Downtown	3	5	3	15	-	26
15	Denham Town	1	6	-	3	-	10
16	August Town	10	1	-	8	-	19
17	Hope Tavern	7	8	-	-	-	14
18	Cassava Piece	2	-	-	-	1	2
19	Grants Pen	5	7	-	5	-	17
20	Swallowfield	-	6	-	1	-	7
21	Cross Rds	4	11	-	4	-	19
22	Woodford Park	-	4	-	3	-	7
23	Kencot	2	8	-	8	1	19
24	Richmond Park	9	2	-	2	-	13
25	Jones Town	4	5	2	8	1	20
26	Trench Town	-	3	-	16	-	19
27	Whitfield Town	7	12	2	24	-	45
28	Delacree Pen	14	12	1	5	1	33
29	Greenwich Town	1	8	6	5	-	20
30	Boucher Park	-	5	-	8	1	14
31	Cockburn Gardens	3	7	3	12	-	25
32	Waltham Gardens	-	1	2	10	-	13
33	Balmagie	10	3	-	9	-	22
34	Seaward Pen	1	2	-	8	-	11
35	Tower Hill	-	9	3	3	-	15
36	Penwood	5	2	1	5	2	15
37	Riverton City	6	-	-	-	1	7
38	Patrick City	3	3	-	38	-	44
39	Maverly	1	1	-	12	-	15
40	Whitehall	8	2	-	11	-	21
41	Bull Bay	3	5	-	8	2	18
42	Causeway	4	-	-	-	1	5
		136	201	32	276	10	656

TABLE # 8.3

AREAS WITH 30% to 50% OF HOUSEHOLDS WITH WATER PIPED INTO YARD ONLY

AREA	ZONE
Rennock Lodge	2
Johnson Town	2
Passmore Gardens	1
Campbell Town	1
Fletchers Land	1
August Town	2
Hope Tavern	4
Cross Roads	1
Richmond Park	1
Delacree Pen	1
Greenwich Town	1
Cockburn Gardens	3
Balmagle	3
Tower Hill	3
Whitehall	4

TABLE # 8.4

AREAS WHERE MORE THAN 70% OF HOUSEHOLDS HAVE WATER PIPED INTO DWELLING

AREA	ZONE
Norman Gardens	2
Rollington Town	2
Newton Sq	2
Kingston Gardens	1
Swallowfield	4
Kencot	1
Trench Town	1
Boucher Park	1
Waltham Gardens	3
Seaward Pen	3
Patrick City	3

TABLE # 8.6

 NUMBER OF USERS PER WATER SOURCE IN ZONE 1

# OF USERS PER FACILITY	%AGE RESPONDENTS
1-5	14.2
6-10	31.4
11-15	20.0
16-20	8.6
21-25	8.6
> 25	17.1
	99.9

TABLE # 8.7

 NUMBER OF USERS PER WATER SOURCE IN ZONE 2

# OF USERS PER FACILITY	%AGE OF RESPONDENTS
1-5	22.2
6-10	11.1
11-15	22.2
16-20	11.1
21-25	11.1
> 25	22.2
	99.9

TABLE # 8.8

 NUMBER OF USERS PER WATER SOURCE IN ZONE 3

#OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	33.3
6-10	20.0
11-15	6.6
16-20	0.0
21-25	0.0
> 25	40.0
	99.9

TABLE # 8.9

NUMBER OF USERS PER WATER SOURCE IN ZONE 4

# OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	18.7
6-10	31.2
11-15	0.0
16-20	0.0
21-25	6.2
> 25	43.7
	99.8

TABLE # 8.11

AREAS WHERE ONE THIRD OR MORE OF HOUSEHOLDS USE OUTSIDE BATHING FACILITIES

AREA	ZONE
Johnson Town	2
Franklin Town	2
Allman Town	1
E. Downtown	1
C. Downtown	1
Fletchers Land	1
W. Downtown	1
Denham Town	1
Cassava Piece	4
Jones Town	1
Whitfield Town	1
Greenwich Town	1
Penwood	3

TABLE # 8.15

 AREAS WHERE 30% to 50% OF HOUSEHOLDS HAVE TOILETS IN THEIR YARDS

AREA	ZONE
Rennock Lodge	2
Franklin Town	2
Fletchers Land	1
W. Downtown	1
August Town	2
Grants Pen	4
Whitfield Town	1
Greenwich Town	1
Cockburn Gardens	3
Whitehall	4

TABLE # 8.17

 NUMBER OF USERS PER TOILET IN ZONE 1

# OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	14.8
6-10	36.7
11-15	23.4
21-25	6.3
> 25	6.3
	100.0

TABLE # 8.18

 NUMBER OF USERS PER TOILET IN ZONE 2

# OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	17.2
6-10	31.0
11-15	20.7
16-20	13.8
21-25	3.4
> 25	13.8
	99.9

TABLE # 8.19

 NUMBER OF USERS PER TOILET IN ZONE 3

# OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	32.4
6-10	37.8
11-15	13.5
16-20	5.4
21-25	5.4
> 25	10.4
	99.9

TABLE # 8.20

 NUMBER OF USERS PER TOILET IN ZONE 4

# OF USERS PER FACILITY	PERCENTAGE OF RESPONDENTS
1-5	18.2
6-10	45.4
11-15	22.7
16-20	4.5
21-25	0.0
> 25	9.0
	99.8

TABLE # 10.1

DISTRIBUTION OF HOUSEHOLDS BY TOTAL EXPENDITURE PER WEEK BY AREA

Code	AREA	TOTAL EXPENDITURE PER WEEK					Total
		0-\$100	\$101-\$200	\$201-\$350	\$351-\$500	\$500+	
1	Rennock Lodge	2	3	4	1	1	11
2	Johnson Town	-	4	3	1	-	8
3	Norman Gardens	-	2	2	1	-	5
4	Rollington Town	-	5	10	3	1	19
5	Newton Square	1	3	2	1	-	7
6	Passmore Gardens	-	3	4	3	1	11
7	Franklin Town	-	4	5	2	-	11
8	Campbell Town	-	2	2	-	1	5
9	Allman Town	1	4	3	1	-	9
10	Kingston Gardens	-	1	1	-	-	2
11	E. Downtown	1	11	16	2	-	30
12	C. Downtown	-	2	3	4	-	9
13	Fletcher's Land	1	4	7	2	-	14
14	W. Downtown	2	9	12	5	-	28
15	Denham Town	3	3	2	1	1	10
16	August Town	1	5	11	-	2	19
17	Hope Tavern	1	7	3	1	2	14
18	Cassava Piece	1	1	1	-	-	3
19	Grants Pen	3	2	8	2	3	18
20	Swallowfield	1	2	3	-	1	7
21	Cross Rds	2	8	3	-	2	15
22	Woodford Park	-	-	3	3	1	7
23	Kencot	1	5	10	3	1	20
24	Richmond Park	3	7	1	-	2	13
25	Jones Town	4	6	9	4	-	23
26	Trench Town	4	9	5	1	1	20
27	Whitfield Town	2	13	18	7	5	45
28	Delacree Pen	6	11	13	2	1	33
29	Greenwich Town	6	5	6	3	-	20
30	Boucher Park	-	1	5	5	3	14
31	Cockburn Gardens	4	9	6	4	2	25
32	Waltham Gardens	2	-	5	3	3	13
33	Balmagie	5	6	9	1	2	23
34	Seaward Pen	1	1	7	2	-	11
35	Tower Hill	2	4	8	-	1	15
36	Penwood	-	3	4	3	4	14
37	Riverton City	3	4	-	-	-	7
38	Patrick City	2	4	8	14	13	41
39	Maverly	2	2	4	2	4	14
40	Whitehall	4	6	7	1	4	22
41	Bull Bay	3	3	6	4	2	18
42	Causeway	2	-	3	-	-	5
TOTAL		76	184	242	92	64	658

TABLE # 10.5

AREAS WHERE > 20% REPORTED HUNGRY CHILDREN

AREA	ZONE
Rennock Lodge	2
Johnson Town	2
C. Downtown	1
Fletchers Land	1
Cassava Piece	4
Kencot	1
Jones Town	1
Whitfield Town	1
Delacree Pen .	1
Cockburn Gardens	3
Waltham Gardens	3
Seaward Pen	3
Tower Hill	3
Penwood	3
Riverton City	3
Causeway	3

TABLE # 10.6

AREAS WHERE HOUSEHOLD MEMBERS HAD BEEN ADMITTED TO HOSPITAL FOR MALNUTRITION

AREA	ZONE
Rennock Lodge (2)	2
Newton Square (1)	2
Fletchers Land (1)	1
Hope Tavern (2)	4
Cassava Piece (1)	4
Cross Roads (3)	1
Woodford Park (1)	1
Jones Town (1)	1
Delacree Pen (1)	1
Cockburn Gardens (1)	3
Riverton City (1)	3
Bull Bay (1)	4

TABLE # 12.3

 DISTRIBUTION OF RESPONDENTS BY DESIRE TO MOVE FROM PRESENT DWELLING AND

 COMMUNITY

AREA	WITH RESPECT TO			: WITH RESPECT TO COMMUNITY		
	No. of Movers	No. of Stayers	: Majority:	No. of Movers	No. of Stayers	: Majority:
Rennock Lodge	4	8	: S	3	7	: S
Johnson Town	5	2	: M	5	2	: M
Norman Gardens	2	2	: =	2	3	: S
Rollington Town	12	6	: M	11	7	: S
Newton Square	4	3	: M	3	4	: S
Passmore Gardens	10	4	: M	9	5	: M
Franklin Town	7	4	: M	6	5	: M
Campbell Town	3	2	: M	2	3	: S
Allman Town	7	-	: M	7	1	: M
Kingston Gardens	-	1	: S	1	1	: =
E. Downtown	19	10	: M	15	14	: M
C. Downtown	7	2	: M	6	3	: M
Fletcher's Land	12	3	: M	12	3	: M
W. Downtown	14	13	: M	13	14	: S
Denham Town	9	1	: M	7	3	: M
August Town	14	5	: M	14	5	: M
Hope Tavern	5	9	: S	5	9	: S
Cassava Piece	1	2	: S	1	2	: S
Grants Pen	10	6	: M	6	6	: =
Swallowfield	4	3	: M	2	5	: S
Crossroads	10	8	: M	6	11	: S
Woodford Park	4	3	: M	3	4	: S
Kencot	14	6	: M	13	7	: M
Richmond Park	13	-	: M	13	-	: M
Jones Town	17	6	: M	17	6	: M
Trench Town	15	5	: M	15	5	: M
Whitfield Town	34	10	: M	35	9	: M
Delacree Pen	25	8	: M	25	7	: M
Greenwich Town	14	5	: M	11	7	: M
Boucher Park	9	4	: M	6	7	: S
Cockburn Gardens	21	4	: M	20	5	: S
Waltham Gardens	5	3	: M	3	5	: S
Balmagie	15	9	: M	15	9	: M
Seaward Pen	8	3	: M	8	3	: M
Tower Hill	6	4	: M	7	3	: M
Penwood	13	2	: M	13	2	: M
Riverton City	6	1	: M	6	1	: M
Patrick City	13	34	: S	11	35	: S
Maverly	6	9	: S	6	9	: S
Whitehall	11	10	: M	11	10	: M
Bull Bay	4	13	: S	2	14	: S
Causeway	3	2	: M	1	4	: S
	415	235	7S 34M	377	265	15S 24M
	(63.8%)	(36.2%)		(58.7%)	(41.3%)	

TABLE # 12.7

DISTRIBUTION OF HOUSEHOLDS BY INTEREST IN STATES AND SERVICES AND UPGRADES

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