Alternatives to Home Ownership:
Rental and Shared Sub-markets in informal Settlements
Resistencia, Argentina

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ABSTRACT

Most developing countries have based their housing strategies on ownership. Approaches they have adopted, such as sites and services or upgrading schemes, rely basically on ownership through self-help. Yet, most of these efforts have proved inadequate to cope with the increasing demand for urban housing. In this context, informal settlements seem to provide the cheapest and more 'affordable' ownership options for the poor. Nevertheless, home ownership, even in its squatter form, demands time, investment, and long term commitment: a luxury that some households simply cannot afford.

Based on qualitative research conducted in three low income *barrios* of informal origin, this study looks at the kind of non-ownership-oriented solutions available for the poor in Resistencia, a provincial capital in Northeast Argentina. On the demand side, findings suggest that for some households rental or shared housing is the only choice. For others, on the contrary, it seems to be a matter of preference, a way to avoid the chores of ownership. On the supply side, the study unveils a fairly wide spectrum of choices, with options ranging from a bed in a house to rooming houses of up to 15 rooms. While some of the landlords are relatively wealthy, others are just as poor, or poorer than their tenants.

Rental and shared alternatives are far from being 'ideal' housing solutions. Under certain conditions, however, they result in reasonable short-term options that, apart from generating extra income for small landlords, contribute to diversify the supply of cheap accommodation for poor households.

RÉSUMÉ

La majorité des pays en voies de développement fondent leur politique de logement sur l'acquisition comme mode d'occupation. Que ce soient sous forme de "sites et services" ou de schémas de développements progressifs, les approches adoptées par les gouvernements dépendent essentiellement sur l'acquisition d'habitations construites par les résidents eux-mêmes. Ce genre d'efforts n'ont cependant pas pu subvenir aux besoins toujours croissant en logements urbains. Vus sous cet angle, les sites à constructions illégales semblent offrir aux pauvres les options les plus abordables pour s'approprier une demeure. Il n'en reste pas moins que la formule d'acquisition, même au sein de terrains envahis illicitement, demande du temps, de l'investissement et un engagement à long terme.

Basée sur un recherche qualitative menée dans trois quartiers pauvres de Resistencia (capitale provinciale au Nord Est de l'Argentine), la présente étude se concentre sur les types d' accomodations diponibles pour les pauvres, autre que par le biais de l'acquisition. Du coté de la demande, les résultats suggèrent que, pour un nombre de familles, les seuls choix possibles sont ceux de la location et de la cohabitation. Pour d'autres, au contraire, il semblerait que c'est une question de préférence, une façon d'éviter les responsabilités d'un achat. Du coté de l'offre, l'étude découvre un éventail assez large d'options, qui varient du lit à l'intérieure d'une maison, à l'auberge de quinze chambres. Quand au statut économique des propriétaires interrogés, certains d'entre eux sont relativement aisés, alors que d'autres sont aussi pauvres que leurs locataires, sinon plus.

L'étude trouve que les alternatives de la location et de la cohabitation sont loin d'êtres idéales. Néanmoins dans certaines conditions, elles représentent des accommodations viables à court terme, qui d'une part, occasionnent un revenu supplémentaire aux petits propriétaires; et d'autre part répondent, par leurs diversités, aux besoins changeants des familles pauvres.

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GLOSSARY OF TERMS

Allegado: sharer
Arrimado: drop-in, sharer
Barrio: neighborhood, informal settlement.
Bastis: slum, squatter settlement (Pakistan).
Casilla: shack.
Casa de material: permanent house.

Changas: informal jobs.
Changarines: people doing *changas*.
Ciudades perdidas: slums, squatter settlements (Mexico)
Colonias populares: popular settlements in Mexico.
Comisiones vecinales: citizens' *barrio* scale body.
Conventillo: inner city rooming house, slum (Argentina, Bolivia, Uruguay).
Cortadera: a type of straw.
Cuidador: watchman.
Enchorizado: mud and straw wall technique.
Galería: verandah.
Inundados: flood people.
Kampung: informal settlement (Indonesia)
Mejora: plot with unfinished structure.
Rancho: mud and straw dwelling.
Viejo: old.

ABBREVIATIONS

MR: Municipalidad de Resistencia.
NOA: Non-ownership alternatives.
DEC: Dirección de Estadísticas y Censos (provincial statistics bureau)
DNI: Documento Nacional de Identidad (national identification card).
OL: Owner-landlord.
OS: Owner-sharer.
OW: Owner.
SH: Sharer.
R: Renter.
INDEC: Instituto Nacional de Estadísticas y Censos (national statistics bureau).
CIET: Centro Interdisciplinario de Estudios Territoriales.
FAR: Floor Area Ratio

1. INTRODUCTION

For years, the debate on housing in developing countries focused on the idea of informal settlements as a vehicle of ownership for the poor. Growing little by little, they provided housing that, although certainly substandard, constituted the possibility of having a fairly decent home over time. The idea developed by Turner and other researchers in the '60, was that self-help processes, such as those going on in informal settlements, could result in ownership for the poor if infrastructure and security of tenure were provided. In a rather optimistic vision that ignited the debate on self-help housing, they argued that what was frequently regarded as the problem was in fact the universal solution to house the poor (Turner 1968, 1972, 1976, Abrams 1964).

Nevertheless, the assumption of many self-help theorists that everybody in a squatter settlement is an owner (or potential owner) was never true. Evidence from different countries proves that a large segment of the urban poor lives in rental accommodation in squatter settlements and informal sub-divisions (Gilbert 1993, 4).

Ownership through squatting has now become an impossible dream for many poor households. As Van der Linden (1986, 1) puts it: "squatting is no longer what it used to be." In a context of deteriorating economic conditions, and with the land scarcity pushing the poor to the far outskirts, invasions are less frequent. For some families, ownership even in its cheapest form has become increasingly inaccessible. As ownership becomes less feasible, rental and shared housing become more frequent options among poor households.

1.1 Rationale

Almost all low-income housing policies in developing countries aim at home-ownership as the only solution to the housing problem (De Wandeler et al. 1992, 115). Argentina is not an exception. With a long tradition of state intervention in the housing market, governments of all sorts, from left to right wing, have always encouraged home-ownership. Only Buenos Aires and few other cities have developed significant formal rental housing markets (Borthagaray 1986, 15).

In Resistencia, capital of the province of Chaco in Northeast Argentina, the rental housing market is much smaller in relative terms. The majority of the population lives in owner occupied accommodation. According to a municipal estimate, "66 % of the total population lives in self-owned land; 11 % are renters; and the remaining 23 % lives in other situations" (MR 1994, 66).

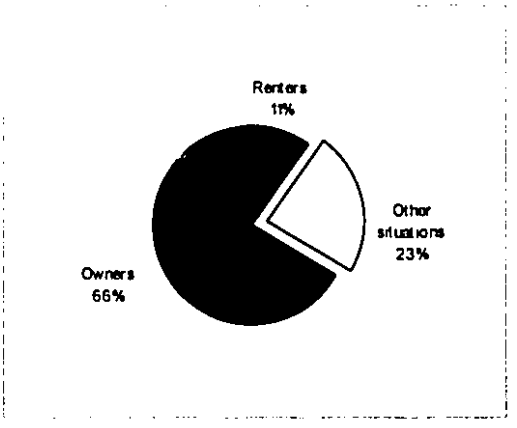

Figure 1-1 : Ownership structure (source: MR 1994)

This rough 23% of "other situations" shows how little is known about the range of accommodation catering to the poor in the city. But, what are the options in this 'other situation' segment mentioned in the so called Draft of the Strategic Plan for Resistencia? Are all the alternatives ownership-oriented? The study also confuses demand with tenure preference. Implying that everybody in informal settlements is a home owner, it fails to distinguish the attainable desire of ownership from the actual need of being tenants that some poor households may have.

On the demand side, although preferred, home-ownership is not always possible. First, home-ownership has its price. For some low-income households it is simply unaffordable, while "for others it is a serious diversion of their limited resources from other perhaps more productive investments"(de Wandeler et al. op. cit., 115). Second, home-ownership reduces mobility. Poor households in search of a job need to follow the increasingly scarce income sources. In this regard, not-owned accommodation may also favor residential mobility allowing tenants to move more freely in their job hunt. Finally,

home-ownership is not a priority for many. Having other expectations in life, for some people ownership is simply part of a distant dream.

On the supply side, arguments for the occurrence of rental housing are simple, but strong. Letting out unused space is the easiest way to ensure extra income for needy households. It is also a way of financing for those already in the process of building their homes. Of course, rentals in informal environments may also constitute an open door to speculators. Investing in marginal land that in five or ten years may get fully serviced, can make an attractive business for opportunists.

The evidence that housing sub-markets in the *barrios* of Resistencia are not well studied, and the conviction that ownership is not always possible, at least in some stages of household's life cycle, support the undertaking of this research.

1.2 Research questions

Rental sub-markets in Argentina are not considered to have an important share of the housing stock. There is enough indication, however, that squatter settlements provide many more alternatives than mere ownership through self-help. Based on the assumption that informal settlements foster a range of non-ownership sub-markets that caters to some segments of urban poor, this study explores the following:

-What are the alternatives to home-ownership available in informal settlements in Resistencia; what kind of accommodation they provide? Who are the tenants, who the landlords, and what is nature of their relation? What are the mobility patterns of households among different tenure options? What is the role of non-ownership alternatives: are they mere forms of speculation or rather ways to support households in need?

1.3 Glossary of terms

Informal settlements: "Spontaneous, unplanned or unregulated sub-markets, which commonly attract the general label of self-help housing, slums, or squatters" (Payne 1988,1).

Rental housing: Not owned accommodation paid on a regular basis in cash or in kind. The term applies to a wide variety of options such as: a bed in a room, a room, a house, a plot, and so on.

Shared housing: Not owned but rent-free accommodation.

Housing sub-markets: Housing supply options that contribute to the urban housing market.

Owners: Households possessing any kind of tenure rights.

Owner-landlords: Owners letting out accommodation and receiving in turn a retribution in cash or in kind.

Owner-sharer: Owners sharing part of their houses with relatives or kin.

Tenant: Household living in non-owned accommodation.

Renter: Person paying a rent for accommodation.

Sharer: Person sharing accommodation.

1.4 Goals and objectives

1.4.1 Goals:

- To document alternatives to home-ownership in informal settlements.
- To highlight the importance of a diversified housing market.
- To evaluate the contribution of rental and shared housing as sub-markets.

1.4.2 Objectives:

- To analyze the various forms of rental and shared housing.
- To identify spatial typologies.
- To analyze factors influencing the demand and supply of rental and shared housing.
- To identify household mobility patterns.

1.5 Methodology

Two different but complementary approaches were the methodological basis of this research: a) Review of primary and secondary sources; b) Detailed field study of selected settlements.

1.5.1 Review of primary and secondary sources:

Covering cases in Latin America, Africa and Asia, the first part of this research reviewed literature on housing sub-markets with special attention to rental and shared options. The second part examined a survey of 62 low-income settlements[1] in Greater Resistencia (CIET 1989, 1991), and analyzed the draft report for the so called "Municipal Strategic Plan" (MR 1994). Both studies provided relatively up-to-date information about the housing situation in low-income neighborhoods at city-wide scale.

1.5.2 Field study.

Based on the previous review three settlements[2] were selected according to the following criteria:

- Settlements in different locations: one in the periphery, one in central, and one in intermediate location.
- Settlements with the highest rates of rental and 'other situations' housing according to municipal estimations.
- Settlements with a size adequate to conduct surveys and interviews in one month for a team of three persons.

The second part of the literature review provided general indicators at neighborhood level such as, stage of consolidation, services and infrastructure, health and education, employment situation, and degree of social organization. Using existing maps and aerial photographs, new maps were prepared identifying changes in the neighborhoods, and marking the location of doors that give on to the streets and lanes to organize the

[1]Municipal sources estimate the number of informal *barrios* in Resistencia is over 100.
[2]Initially the study included just two settlements, but as a way of improving the comparative base, the final research included one settlement more.

sampling of questionnaires. A first walk-around in each neighborhood for closer and detailed observation included:

- Land use identification within the neighborhood (e.g., fully residential, mixed with non residential, etc.).
- Quality of dwellings and building materials.
- Residential density.
- Location of public facilities and residential cleanness.
- Location with reference to main roads and other landmarks.
- Rental evidence (i.e., more than one door per house, rental ads, etc.)

After this general assessment, a door to door interview was held covering issues such as:

- form of housing tenure (owner, renter, sharer, squatter, etc.)
- previous form of tenure
- profile of tenants and owners
- number of members of the household
- employment situation
- distance to work
- years in the neighborhood
- opinion about the neighborhood and current housing situation
- estimation of income.

1.5.3 Scope and limitations

This paper concerns all those housing options that constitute alternatives to the traditional owner-occupied housing. The selection criteria of samples and case studies aimed mainly to detect cases of rental and shared housing. Yet, as none of these options can be explained in isolation, the study included also some ownership alternatives. As a result,

the survey remained comprehensive enough to provide a reasonable cross section of the housing conditions in each neighborhood. Due to the limited sample size, however, most of the data presented in this paper should be considered with caution. Tables and charts have the aim of easing the interpretation of the cumulus of qualitative data, rather than pursuing statistical accuracy. Similar purpose has any average or percentage used throughout the analysis.

1.6 Organization

This thesis comprises eight sections organized as follows:

Chapter 2 reviews literature on informal sub-markets. Covering rental, shared and land sub-markets, it discusses some of the processes by which the poor access shelter in the developing world. Chapter 3 provides a background on Resistencia and introduces the outcome of the field study. Chapter 4 analyzes the demand for rental and shared housing. Chapter 5 depicts the alternatives to ownership. Chapter 6 centers on the question of who supply rental and shared options in informal environments. Chapter 7 analyzes the wider implications of rental and shared housing. Comparing options in both ownership and non-ownership sub-markets, it traces patterns of household mobility among different tenure forms. Finally, Chapter 8 assessing the role of rental and shared alternatives, summarizes the main findings of the study.

2. INFORMAL HOUSING MARKETS: *a Review*

In the last decades the problem of the so-called informal settlements in developing countries has been researched, discussed and addressed in a variety of ways. Approaches have ranged from 'clearance and redevelopment' in the '50s and '60s, to sites-and-services and upgrading in the '70s and '80s. Involving scholars, governments and international agencies, the debate has passed through different stages: the 'marginality consensus', the 'slum of hope' phase, the 'progressive consolidation' period, and finally, as Gilbert puts it, "we are arguably now in the in the evils of commercialization phase"(Gilbert 1991, 8).

This chapter reviews the mainstream of literature concerning informal housing markets in developing countries. First, it focuses on the concept of housing markets and its different lines of segmentation. Then, it goes on to explore the role of informal settlements as part of the market forces covering literature on land, rental and shared sub-markets. Finally, providing clues on the functioning of non-ownership alternatives, it discusses the phenomena of commodification in informal settlements, particularly rental forms, reviewing policies and approaches.

2.1 Defining housing markets

Several factors restrain the definition of housing sub-markets in developing countries. First, the rapid urban growth rate combined with political instability that originate continuously changing scenarios. Second, the informal nature of most housing processes that impedes the availability of consistent data. Third, and most important, the social, economic, cultural, and geographical contexts inherent to each urban center that result in completely different market configurations.

Orthodox market theory states that the range of options available in the housing market (or supply) enable consumers (or demand) to exercise, at least in theory, their 'residential choice.' When the 'consumers' are the poorest groups, these choices are usually limited to the informal portion of the market. In this context, it is a frequent over simplification to reduce the market to the two-fold division, formal-informal, considering the informal

sector as a 'temporary dysfunction caused by rapid growth and imbalances in the distribution of resources and income'(Gilbert and Ward 1982, 81). Rakodi criticizes such dualistic analysis stating that "it conceals the segmented nature of the housing supply" (Rakodi 1992, 44).

Literature segments housing markets according to different indicators. Lim (1987, 179) considers legal aspects such as: 'legality of land occupancy, legality of the physical characteristics, and type of occupancy.' Stryuk (1990, 49), analyzing the Indonesian market, considers form of production, quality, form of tenure, and security of occupancy. Some other frequent lines of characterization include: location, size, cost, site, quality of services, and so forth (Environment and Urbanization 1989, 2).

According to Van Lierop (1989, 122), the term housing market designates 'a conceptual framework within which occur a variety of interrelated and mutually influenced processes.' Each of these processes, or sub-markets, has its own operating procedures, its own standards, and its own costs. In informal settings, most sub-markets coexist side by side in spatial entities such as neighborhoods, blocks or even individual dwellings, and quite often they overlap each other. But sub-markets are not necessarily geographically contiguous entities, on the contrary, most times they extend their limits over neighborhoods in different locations. Thus, any successful modeling of housing sub-markets has to consider necessarily the maze of interrelated sub-markets, and the broader social-economic context in which they operate (Rothenberg 1991, 65; World Bank 1993, 20).

2.2 Informal settlements viewed as sub-markets

Possibly because of disillusion with, and the need of alternatives to self-help and sites-and-services, a new approach emerged in the '80s: low income settlements viewed as informal sub-markets. The so called 'crisis of self help' brought about the fact that informal housing through self help does not have just a use value, as argued by Turner (1976; 1982), but a potential market value as attested by Burgess. Once consolidated with security of tenure and basic infrastructure, self-help housing looses its pure *use* value and becomes a *commodity* that can be rented or sold (Burgess 1982, 61). According to this

new set up in the discussion, studies in different parts of the world begun to report the existence of well-established housing sub-markets, even in the poorest settlements (Sudra 1981; Hart Deneke et al. 1982; Martin 1982).

Majority of the contributions in the field of informal sub-markets deal with case studies in several parts of the world. Some major cities such as Bogota (Edwards 1982), Mexico (Gilbert 1989; 1993; Gilbert et al. 1991; Ward 1982), Ahmedabad (Mehta et al. 1989; Whadva 1989b), Karachi (Van der Linden et al. 1983), Nairobi (Amis 1984; 1988) or Bangkok (Marcussen 1990, Sheng 1992) have been analyzed exhaustively. However, the coverage is still undeveloped in terms of regional and intermediate city studies (Payne 1988, 8).

Three main areas of coverage interest this research: rental, shared and land sub-markets.

2.2.1 Rental Sub-markets

There was practically no research on rental housing in developing countries before the 80's. Some early reports on the phenomenon appear in the context of discussions over squatter settlements and self-help as universal solution. For example, in his influential critic on self-help, Ward observes a process of subdivision of cheap tenements in the older *colonias populares* in Mexico city: "...this subdivision is either speculative in nature or is a mechanism whereby poorer, would-be self-help builders are able (by subletting) to maintain, and perhaps improve, their holdings" (1982, 205). There are reports of large informal rental sub-markets also in El Salvador and Zambia. Hart Deneke and Silva (1982, 238) state that "nearly two thirds of the population has had access to housing through a situation involving a landlord-tenant relationship." Similarly in Lusaka, Martin (1982, 271) points out that rental accommodation 'became very popular in squatter settlements constituting the most common alternative among poor households.'

In the last ten years, studies on rental housing have experienced a remarkable expansion. The following discussion covers issues such as, the variety of rentals forms in informal environments, their role as income generators, the nature of the demand and supply, and the landlord-tenant relation.

Variety of rental options

The nature and characteristics of rental sub-markets vary from country to country. In Mexico, Gilbert recognizes two basic types of rental housing: the formal or controlled market, that comprises both private and public sector accommodations, and the informal or uncontrolled sub-market that includes rental forms in slums and squatters in the consolidated self-help periphery (Gilbert 1991, 88). In the case of Ahmedabad, Wadhva (1989a, 18) identifies a third segment, the semi-controlled market, that neither falls into the regulation of the Rent Control Act, nor in the open uncontrolled market.

Rental sub-markets provide a variety of choices for low income groups. For instance in Colombia, Edwards (1982, 138) mentions two major sub-markets for poor tenants: room rentals and apartments or uni-family house rentals. In Bangkok, Angel and Amtapunth (1989, 173) in a study mainly concerned with the controlled market, identify five components in the low cost rental system: concrete apartments, wooden apartments, low-cost houses, land subdivisions, and room and housing land rental slums. Also in Bangkok, De Wandeler et al. provide a deeper insight on the range of alternatives available in rental slums: "The informal sub-market includes accommodation types such as a bed, a part of a room, and a room, which are not available in the home-ownership market" (De Wandeler et. al. 1992, 16). Further expanding the range of options, Aina (1989,39) describes rental arrangements in Lagos that do not concern even a bed, but just a "sleeping area" in places such as garages, workshops and front yards.

The demand for rentals

Tenants of informal rental housing tend to be young and are usually at the bottom third income bracket of population. These are some of the few findings that appear to be common ground in the literature about the demand for rental housing. But what is the nature of this demand in informal environments? There is no absolute answer to this question.

Gilbert (1983, 454) identifies two stereotypes of the demand for informal rentals. The first is based on Turner's 'bridgeheader' model (1968): the 'upwardly mobile migrant who chooses to rent until obtaining a secure job and then moves with his family to

ownership in a spontaneous settlement.' The second stereotype is the 'stagnating tenant' suggested by Van der Linden (1983; 1986): the poor family unable to own because of the unavailability of land and "which rents only as an unsatisfactory alternative." While the first type of demand is frequently associated with central tenements or slums, the latter is associated with the self-help periphery.

Evidence from different countries prompts that neither of these models suffice to explain the nature of the demand for rental housing, and that the polarity central slums-peripheral squatters is not always applicable. For example in La Paz, Van Lindert (1982, 147) finds that, although renters in central tenements respond to some of the characteristics of the bridgeheader model, they are far from being ownership seekers. Despite being able to afford ownership in the periphery, most *conventillo* tenants prefer renting in the run-down but well-located tenements. On the other hand, Edwards (1982, 144) suggests that even in the self-help periphery, some tenants "value the flexibility of renting and shy away from the responsibilities and commitments of ownership." He concedes, however, that 'for most households renting is a secondary alternative; it is overwhelmingly a negative response to shortages in the supply of cheap land rather than a matter of housing preference'(ibid. 150).

The suppliers

Whether due to personal decision or unavoidable need, the demand for non-ownership alternatives is steady. But then, who caters for this demand in informal environments? Landlordism in squatter settlements seems to vary between two extremes: the small scale landlord renting one or two spare rooms, and the 'professional' landlord that speculates with the demand of cheap housing (Rakodi 1992, 43). Several studies report widespread petty landlordism, but no evidence of speculative practice; for instance, Edwards (1982) in Bucaramanga, Colombia, Pennant (1990) in Malawi and Aina (1989) in Lagos, Nigeria.

Others have found a completely reverse situation. Amis reports that practically the whole squatter sector in Nairobi constitutes a rental sub-market exploited by an elite (Amis 1984, 1988; Lee Smith 1990). Turner (1987) in Poona, India, and Andreasen (1989) in

Thika, Kenya, describe a similar form of landlord operation based on illegal slum development for rent[3]. Gilbert and Varley (1991), in Guadalajara and Puebla, Mexico, report a mixture of both types with slight predominance of small scale landlords.

Landlord-tenant relations

The relations between landlords and tenants vary according to the type of rental operation. Whereas in the large-scale exploitative type, owner-landlords hardly have contact with tenants (except through go-betweens and hired landlords), in small scale rentals most of them live in the same plot, or at least in the same neighborhood (Edwards 1982, 147). When small landlordism predominates, landlord and tenant have similar social-economic background and a quite cordial relationship. The illegal character of the transaction keeps owners away from any kind of 'marketing,' instead, they prefer to advertise through word of mouth, and they often let out to kin and friends. Neither landlord nor tenant is aware of the law and very rarely they sign contracts (Gilbert 1993, 52; Edwards 1982, 147).

Marcussen (1990) in Jakarta, Sheng (1992) in Bangkok, and Gilbert in Mexico arrive to a similar conclusion: 'in consolidated self-help settlements, the socioeconomic characteristics of landlords are rather similar to those of their tenants' (Gilbert 1991, 91; 1993, 93). Datta (1995) in Gaborone, Botswana, finds that women outnumber men as landlords. In a gender oriented discussion she argues that female landlords tend to have better relationship with their tenants than male landlords. But even though landlords and tenants may share similar characteristics, this does not mean necessarily that their relationship is benevolent. For example, Amis and Lloyd (1990, 25) attest that poor landlords have less finance for investment and are frequently totally dependent on tenants' rents. Therefore, they can be as hard or harder than affluent landlords.

Rentals as source of income

Room letting often contributes to supplement incomes of poor households. In Bangkok, low cost rentals in informal subdivisions have helped slums-dwellers to move out to

[3]One of the initial assumptions of this thesis was that in Resistencia the type of relation that predominates is closer to the 'petty landlord' type with the owner residing in the same place with the tenant, rather than the 'professional' exploitative type.

better housing (Angel et al. 1989). In Karachi, J. Van der Harst (1982) exposes a similar phenomenon: room letting in informal subdivisions has helped dwellers to finance the improvement and enlargement of their houses.

Indeed, informal rentals seem to play a financial role for some low-income home-owners. Most evidence from Latin America suggests that rentals are a way to generate extra income, rather than a way to make profits. Edwards (1982, 147) in Bucaramanga, Colombia, finds that for 90 percent of landlords rent to supplement low incomes. Similar findings, but in lesser degree, reports Gilbert in Mexico, Chile, and Venezuela (Gilbert and Varley 1991; Gilbert, 1993).

In Jakarta, research by Marcussen shows an increasing trend in number and variety of rental options in peripheral *kampungs*. As in Karachi, room letting plays a supporting role for most households and frequently it contributes to finance house extensions. Quite often, these rental forms develop in small-entrepreneurship combining room letting, shops, small home-based industries and sub-division and sale of plots. Although its clear commercial bias, "the system may be characterized as subsistence rent farming, and is in this sense an aspect of the household economy" (Marcussen 1990, 164).

2.2.2 Shared Sub-markets

Shared housing is a topic sparsely covered in the literature on housing in developing countries. In fact, very few studies deal with shared housing, even less considering it a sub-market. At the most, it appears in chapters of books or articles in periodicals accompanying the debate on rental housing.

Perhaps one of the reasons of this neglect is that shared variations are often mixed and hard to distinguish from rental options (Sudra 1981; Gilbert and Varley 1991; Gilbert 1993). Tomasz Sudra (1981; 1982) in Mexico, reports the presence of "renters who pay no rents." In the *ciudades perdidas*, he identifies three types of zero-rent renters: *arrimados*, *cuidadores*, and employer-provided-housing dwellers. Rent-free arrangements in which payments are 'in kind' are certainly somewhere in-between sharing and renting. A frequent response to this dichotomy is to define the rental-shared sub-market as a range

of shades between the two extremes (Aina 1989, 30; Ahmad 1989, 50). For example in Bangkok, De Wandeler and Khanaiklang subdivide the non-ownership oriented sub-market into several 'sub-categories of rental, rent- free, and shared options' (1992, 117).

As most renters, sharers are at an early stage in their life cycle, when flexibility counts most. Citing Hamer (1981), Gilbert conjectures the main reasons for sharing: 'undefined preferences related to employment and residential location, relative inexperience of the functioning of the housing market, and limited resources that make it difficult to acquire assets' (Gilbert 1983, 462).

Considering that there is no monetary transaction, some may dissent with the inclusion of shared housing as a sub-market. However, if one recognizes the strong ties between rental and shared options, and the way they influence each other interacting with other segments of the market, there is no doubt shared housing performs as a sub-market[4]. Although analyzed separately for clearer conceptualization, rental and shared sub-markets conform a duo that caters the demand for non-ownership alternatives for the lower strata of population.

2.2.3 Land sub-markets

Aware of the influence of the availability of land in informal housing, many researchers prompted greater attention to the processes by which the majority of poor people presently obtain their housing and the land markets of which they are a dynamic part. In this research angle, the literature covers different issues. In a comprehensive review of land sub-markets, Payne summarizes the following: the main types of land and housing sub-markets in terms of entry costs and perceived tenure security; the sociopolitical context in which sub-markets operate and their changes over time; the socio-economic groups served by informal land subdivisions; and case studies of particular land subdivisions (Payne 1988, 5).

[4]An example of the interaction amid shared and other sub-markets is Santiago de Chile, where in the early eighties the military regime imposed severe restrictions to informal developments. As a result of these constraints in land access for the poor and the skyrocketing of rents, the shared sub-market grew disproportionately. (Kusnetzoff 1990, 50; Gilbert 1993, 80).

The tendency is to focus upon case studies of particular cities or even settlements, though some develop a more comprehensive evaluation. For example Gilbert and Ward (1983) stress the political dimension of housing and access to urban land in three South American cities (Mexico, Bogota and Valencia) with particular attention to the role of self-help. Applying similar methodology, but in a country wide study, Gilbert (1989) reviews land sub-markets in urban Mexico, exposing how political pressures influence land and housing processes.

Others concentrate on the the phenomena at the urban scale, regarding major metropolises or capital cities. For example in Istanbul, Yonder (1987) distinguishes several typologies of land sub-markets and analyses its changes over time. Angel et al. (1987; 1989) identify five major housing sub-markets addressed to low income groups in Bangkok: government's land-and-house projects (subsidized walk-up apartments, serviced plots and core houses in sites-and-services projects); low-cost housing produced by the private sector; informal land subdivisions; slums and squatter settlements; and low-cost rental housing (both formal and informal). Also in Bangkok, Sheng (1993) deepens in the interrelation between these sub-markets, and reports the advantages of practices such as, land sharing as an alternative to resettlement and relocation.

Environmental and economic aspects are frequently less covered than political issues. Schoorl, Van der Linden and Sheng (1983) cover in detail environmental and dwelling issues, as well as the functioning of informal sub-markets in the *bastis* of Karachi. Blaessers (1981), in Medellin and Bogota, relates costs and levels of affordability, and describes layouts of plots and design of buildings in different degrees of consolidation. Mehta and Mehta (1989) examine the role of demand and supply in land and housing sub-markets and the effects of rent controls in the context of metropolitan Ahmedabad.

Most literature agrees on the crucial role of informal land sub-markets in the supply of ownership alternatives for the poor. But increasing evidence shows that land sub-markets do not only influence ownership options. They also exert a determinant influence in the development of non-ownership alternatives such as rental and shared housing. For example, easy access to land in the form of squatter settlements or informal subdivisions

can hinder the expansion of rental housing by keeping rents low (World Bank 1992, 96). Conversely, constraints in the supply of cheap land can derive in higher rents and oversized rental or shared sub-markets. The case of Bucaramanga, Colombia, exemplifies how the viability of rental housing depends greatly on the supply of land[5]. About 1970, the plateau over the city had grown was almost entirely covered by residential developments and the outburst of invasions and pirate settlements. By 1973, the proportion of renters in the city had risen to 52.5 percent, and to 54.5 percent in 1979 (Edwards 1982, 136).

2.3 Demand and choice of tenure

When households search a place to live comparing accommodation in different sub-markets, they are generating demand for a certain type of housing. Demand for housing is largely based on need. Often stated as synonyms, demand means need. But it also implies affordability and the willingness to acquire a product or service. In these terms, the demand for housing can be viewed as a choice of tenure. The choice, in the formal market, is usually posed between owning or renting a house or apartment (Wadhva 1988, 1989b). In informal sub-markets the options include: home ownership through squatter or illegal subdivisions, or rentals such as a bed, a room, a house or a piece of land (Gilbert 1983, DeWandeler et al. 1992).

Among the factors influencing housing preferences, location and affordability are the most influential (Wadhva 1988, 1989b). Mehta and Mehta relate housing preferences to the stage in life cycle of households, and distinguish a set of three determinants or regions: socio-demographic and economic characteristics, the level of affordability, and the perception of housing opportunities and prices. At an early stage in life cycle, households base their preferences on their housing background and their primary housing needs. In the second phase, their preference is influenced mostly by the perception of affordability and the awareness of housing opportunities in the market. Finally, the third

[5]Another example is Seoul, South Korea, in which a severe government policy regarding the development of informal settlements forced over 60 percent of the population to live in rented housing. (Hardoy et al. 1989, 88)

stage comprises a process of housing adjustment driven by changes in aspirations and mismatches between housing type and need (Mehta and Mehta 1989, 131).

In informal sub-markets the 'consumers' are the poorest of the poor. In such circumstances, tenure choice is often reduced to rent-free and sharing arrangements, as has been discussed above. Coulomb raises doubts about if such a choice even exists: "...the issue is whether the majority of renters are forced into rental accommodation because there is no alternative open to them" (Coulomb 1989, 47). In the same line, Edwards (1990, 257) asserts that housing choice is a positive function of income. Those with the lower incomes face the smaller range of alternatives. However, he recognizes that there is no direct correlation between tenure and social class, nor even between tenure choice and income groups. "Families earning the same level of income, choose different types of housing, and others with very different incomes, choose the same form of tenure" (Edwards 1982, 150).

2.4 The commercialization of informal housing

Comprehensive studies reveal some major changes that have been taking place, of which the commercialization of previously community based initiatives are perhaps the most significant. Ward (1982), and Skinner and Rodell (1983) remark how commercial pressures have intensified considerably, changing the nature of informal processes. Amis and Lloyd (1990) report the overwhelming expansion of the commercialization phenomenon in Africa. In a later study, Kosta Mathey (1992) retakes the discussion over self-help (Ward 1982), and through case studies in different continents confirms the increase of commercial practices in informal settlements.

2.4.1 Commodification

Labeled 'commodification' by Mehta and Mehta, this tendency of commercial penetration into informal settlements is widely reported in the literature (Payne 1988, 33). Various studies have observed and documented the process of consolidation that turns the former informal housing into a commodity. Ramirez et al. suggest that with increased security of tenure and improvements over time, housing becomes marketable. They indicate that the

whole process of housing production in informal settlements is, at the same time, a slow process of housing commodification (1992, 95, 102). But commercialization occurs not only in consolidated settlements. For instance, Pasternak Taschner (1992, 150) registers 'land and hut' sub-markets in Sao Paulo, Brazil, even during invasions. More complex sub-markets such as rentals, seem to require at least some degree of consolidation (Edwards 1982, 145).

2.4.2 Rentals, good or evil?

Opinions about commercialization in the context of self help housing, particularly rental practices, are at the least controversial. Some claim that rentals lower the housing standards of the poor opening the door to speculators (Marcus 1992; Burgess 1982, 1992). Others consider the phenomenon more cautiously, arguing that, although it can bring the 'degenerations' of the market forces, namely speculation, cost increase, gentrification, it can also benefit a considerable number of families (Ramirez et al. 1992; Pasternak Taschner 1992). A third position recognizes its inevitability, and argues openly in favor of rental housing (Edwards 1990; Mehta and Mehta 1990). Gilbert, for example, advocates: "To ignore rental housing, given that up to half of the population is living in such accommodation, is simply irresponsible. Renting has to be recognized as both a respectable and a necessary housing option" (1993, 158).

2.4.3 Diversified markets and policy

'Diversity of the supply is the key for a successful housing sector,' states the World Bank in a recent document (1992, 15). This affirmation marks a departure from the traditional Bank approach regarding informal settlements, centered mainly on ownership-oriented options such as, upgrading and sites and services. It also implies the tacit recognition of informal rental sub-markets as a component of the overall housing market. Nevertheless, the consideration of these sub-markets in housing policies is still at very early stages in most developing countries. In the context of comparative research in Mexico, Santiago de Chile, and Caracas, Alan Gilbert asserts:

> At present few Latin American governments seek balance in their housing policies and most consistently favor a single-faceted housing solution. They

> encourage owner-occupation, sacrificing other forms of housing tenure in the altar of the favored option. The effect is to narrow the range of housing alternatives, which leads inevitably to a decline in the living standards of the poor (1993, 160).

In the same stream of thinking, other recent works stress the importance of a diversified housing sub-market. Rakodi (1992, 50) in a comprehensive review of housing sub-markets, remarks that housing policies must be addressed concurrently to all different sub-markets, and should not consider any segment in isolation. In particular, she considers rental sub-markets "a neglected segment of the market." Similarly, Hansen et al. advocate for the diversification of housing alternatives, shifting the scope to rental housing:

> Because home-ownership is becoming more difficult and renting is likely to become the predominant form of housing in most Third World cities, housing policy might well focus more in promoting rental markets. Efforts should be made to stimulate the production of rental housing, including both informal housing, such as the rental of rooms in a small house, and more formal rental units, such as apartments (1988, 316).

2.5 Conclusion

Research on housing sub-markets in developing countries has increased considerably in the last fifteen years, marking a shift in the approach "from studies of homelessness, to studies of lodging"(Peattie 1994, 140). The consideration of informal housing as sub-markets has lead to a better understanding of the processes by which the poor access land and shelter in the developing world. Land and housing have been studied and described in large metropolitan agglomerations, particularly in some Latin-American and African countries. Yet, the nature of sub-markets in smaller urban entities still deserves research attention.

Although some times it may develop in a form of large-scale 'capitalist exploitation,' there is consistent evidence that rental sub-markets in poor communities may play a role that goes beyond mere speculation. On one hand they cater the poorest segments of society increasing the range of choices for those who cannot afford the price of ownership, and for those who in search of better opportunities needs mobility rather than stability. On the other hand rentals have a supportive role for poor households

contributing to income generation and even financing housing. In addition, rental sub-markets may play a crucial role boosting micro-scale economy at neighborhood level.

Shared sub-markets complete the spectrum of non-ownership alternatives for poor families. Despite wide-spread evidence of the phenomenon, it is remarkable the limited coverage literature has devoted to this issue. Conversely, the influential role of land sub-markets and its dynamics of commercialization have been a frequent subject of analysis in recent years.

The diversity of the supply of informal rental housing is clear evidence that no single solution can cater the needs of the urban poor. It is only through better understanding of these options, that more effective responses can be forwarded to improve the living conditions of a significant portion of urban population. In next sections, non-ownership alternatives shall be discussed in the context of housing sub-markets in Resistencia.

3. THE FIELD STUDY

This chapter presents the outcome of the main field research of this work. Examining some of its main characteristics, the first part gives a general background of the city. It also provides an insight on the rental market drawing in existing literature. The second part introduces the outcome of the study, analyzing housing and socio-economic variables in three low-income *barrios* in Resistencia.

3.1 Background

Resistencia is the capital of the province of Chaco in Northeast Argentina. Four municipalities constitutes the Greater Resistencia: Resistencia, Barranqueras, Puerto Vilelas and Fontana. In 1993, the metropolitan area had a population of 300,766 inhabitants[6] distributed in an area of 55 km2.

Since its founding in 1878, the city has experienced rapid growth. Boosted by migration from the interior of the province, in the last decade the expansion was about 10,000 inhabitants per year[7]. One of the causes, apart from natural growth, was the decline of agriculture based economic model that boosted the provincial economy during the '50s. The productive capacity of the city, however, has proven inadequate to integrate successfully the newcomers. As a result, the city has developed into a fragmented urban tissue accommodating new migrants mostly in squatter settlements and informal subdivisions.

3.1.1 Socioeconomic profile

Resistencia concentrates most economic activities in the service sector. With a very poor industrial base, majority of the population works either in the public administration (both municipal and provincial), or in commercial intermediate activities. In 1993, 17.69 % of the work force was unemployed or sub-employed[8], and the economic active population

[6]Projection drawn from 1991 census (MR 1994.)

[7]The growth rate of the city in three inter-census periods was by far the most rapid in the province. In the period 1960/70 the growth rate for Resistencia was 30.19 %, in 1970/80 47.73 %, and in 1980-91 29.55 %. Such rate will probably double its population in less than 10 years.

[8]Between March and October, the unemployment rate in the city rose from 15.90 to 17.69 %, that is 1.7 % in only eight months (DEC 1993, 1).

accounted for 34 %, from which 80% was male and 20% female (DEC 1993, 1). From that time on, the situation is likely to have worsened according to the general social and economic situation of the country. In this context the most affected is the low income population. According to a study on poverty, 30% of the population has unsatisfied basic needs, which means that almost one third of the population lives below the poverty line (Norte 1993,18).

3.1.2 Floods, a distinctive feature

Nineteen-eighty-three was a year that marked profoundly the collective consciousness of the city. Particularly the poorest segments, that suffered 'in the flesh' the consequences of the peak flood of the Paraná river. The water level rose three meters above normal displacing more than 50,000 low-income households from their homes (Doso 1984, 23). The rest of the city, protected by provisional dikes, hardly managed to avoid the water[9]. The provincial government responded relocating the *inundados* in temporary shelters, and attempted to resettle them in safe locations.

However, the government never achieved its objective of clearing low-laying areas. Most resettlement programs failed even before starting, either for lack of resources, or simply because families preferred to return to the old houses. Five years later, many 'temporary' lodgings, namely warehouses and sheds, were still full of *inundados* waiting for the promised solution. The conditions in the sheds were even worst than living in the marshy *villas*, with the constant menace of flooding.

After the water withdrew, two were the immediate results in the housing market. On one hand, the land prices of the affected areas decreased markedly. On the other hand, prices of safe heavens rose disproportionately. On the long run the government started the so-called 'Definitive Plan Against Flood.' In 1994, with World Bank financing, almost 50% of the new dikes were completed. Once this project is finished the land market is likely to be affected once more. How the change in status of former flood-prone lands will affect low income settlements? No one can predict, but for sure land prices will rise and

[9]Fifty percent of the of the urbanized area, and 70 percent of the population were directly or indirectly affected by the flood (Hardoy et al. 1992, 91).

ownership through illegal subdivisions or squatting will be even more difficult to achieve for the urban poor. In this scenario rental and shared sub-markets in low income-settlements are likely to grow[10].

The flooding brought also a significant change from the social point of view in low income settlements. The so called *comisiones vecinales* were organized to cope with the emergency. After the flood, these neighborhood commissions became the motor for consolidation and development in some settlements. Unfortunately, most of them also became mere instruments of clientelistic trade between neighborhood leaders and politicians.

3.1.3 Housing delivery

Three basic ways to deliver low-income housing in Resistencia are: the public housing delivery, the formal private sector, and the informal or uncontrolled delivery system. The first two constitutes the formal or controlled market. The provision of low-income housing within the formal or controlled market, mainly relies on the public housing system. The private formal sector practically makes little or no contribution to the supply of low-income housing. The informal housing system provides the majority of low income housing in the city, either in the form of squatter settlements, or illegal subdivisions.

3.1.4 Low-income settlements

The spatial consequence of the socioeconomic context described above is the establishment of the 'hidden' city placed wherever there is a piece of remaining land (CIET 1989). Lacking essential services and basic urban amenities, the network of settlements sprawls all over the urban area. Part of the explanation of this phenomenon is undoubtedly the persisting socioeconomic deterioration of the city, according to the situation in province, and in the country as a whole. Another important factor is the particular constitution of the city yielded upon a system of rivers and lagoons that

[10] The role of the supply of land in informal sub-markets is discussed in Chapter 7.

provided the urban poor cheap land access through squatting or informal sub-divisions (Coccato 1990).

Access to land

The most common form of access to land is through occupation of vacant state land. Fifty percent occurs on municipal land, 15 percent on provincial, and the remaining 35 percent on national or private land. Majority of settlements takes place on river and lagoon banks, and along unused railway tracks. Squatting on private land is infrequent, although, "in last months, it has increased significantly" (MR 1994, 45). The causes of most invasions according to municipal sources are: natural population growth; migration from the interior of the province and from neighboring countries; legal evictions; evacuation from vulnerable lands; and evictions to open roads and lay infrastructure (ibid., 46).

Whether on public or private land, there are two possibilities of land access for the urban poor: occupation with allowance from the owner, or simple invasion or squatting. In the last decade, however, a third option has appeared: the purchase of plots in informal subdivisions or former squatter settlement in process of legalization. A frequent practice in the informal land market involves the selling or acquisition of unfinished structures that can even be found widely advertised in local newspapers[11].

Social organization and stage of consolidation.

According to CIET (1989, 28) in a study of 64 low-income settlements, 22% are in extremely precarious stage of evolution, 51% in stage of consolidation, and 26 % in a phase of integration to the urban fabric. This study found a direct correlation between degree of social organization and stage of consolidation. *Barrios* with high levels of organization have achieved the most basic services and are in process of consolidation. The most common types of social groups promoting the provision of services and improvements in the neighborhoods are: *comisiones vecinales*, *pro-comisiones*, religious entities, and political parties (ibid., 37).

[11] See 7.1.2.

3.1.5 Rental housing in Resistencia

The draft of the municipal 'Strategic Plan' considers that the share of the rental sector in Resistencia is 11 % (MR 1994, 30). This figure is not at all impressive if one compares it with rates of rental housing in other Latin American cities. For instance, in Colombia Bucaramanga has 44.0 percent, and Manizales has 51.5 percent (Edwards 1982,130). In Mexico, Guadalajara has 48.0 and Puebla has 52.0 percent (Gilbert 1995, 92). Although the Municipal study does not explain the criteria followed in data collection, clearly the rental sub-market it identifies, include mainly formal options. The rates of rental housing show a direct correlation with the degree of 'urbanization' of the neighborhoods. In the Central district, the percentage rises up to 34%, while in peripheral informal settlements it sticks to 0 %. The majority of low income areas in this study appear to have percentages around 0%. Notwithstanding, some informal settlements have significant rental rates. For example Villa Alta a settlement that is 20 years old, has 19% of rental housing. Others such as Villa Ercilia, and Villa Dónovan, have 15% and 13% respectively (Ibid., 34).

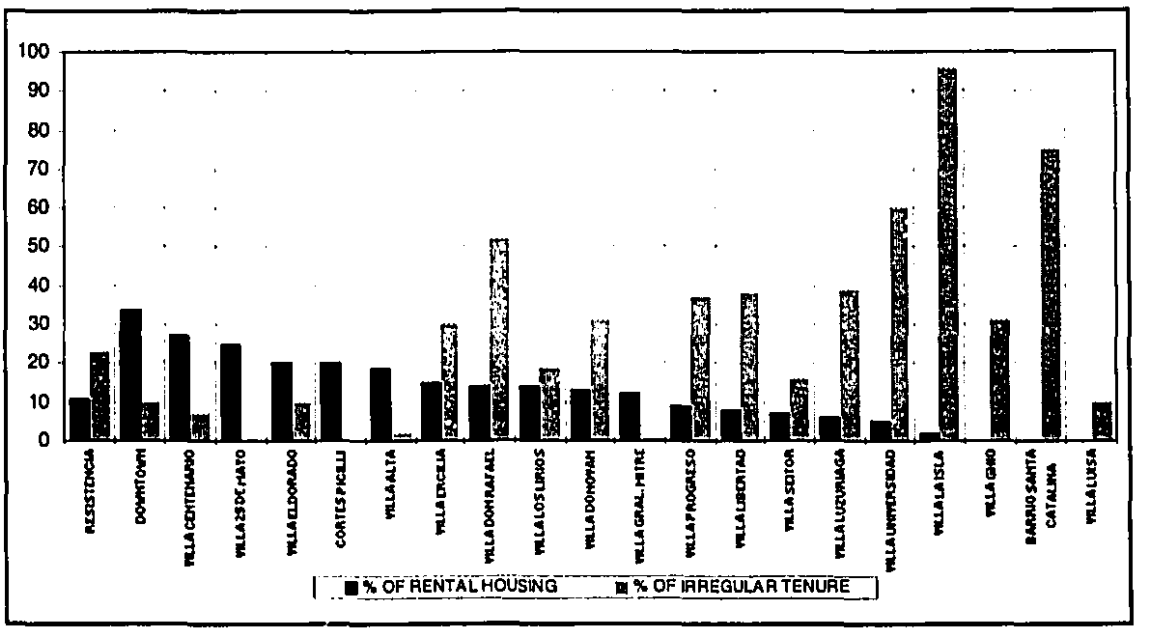

Figure 3-1 : Rental housing and irregular land tenure by neighborhoods (source: MR 1994)

This thesis argues that the rental market in Resistencia is more important than what Municipal studies imply, if one looks at the informal sub- markets. Squatter settlements and informal subdivisions have traditionally been considered as the first lodging for new rural migrants settling in an urban center (Urquidi 1988, 347). In a context of great

uncertainty and insecurity, rental and shared options are the most frequent alternatives (Sudra 1981,1982). Since this angle, it appears strange that in the Municipal study some squatter areas have 0 % of rental housing. This research assumes that an important portion of the 'other situations' sector include several non-ownership options that should be considered at the time of measuring the incidence of rental housing in the city.

3.2 Case studies

So far, stated the background of Resistencia and its housing situation, let us introduce the field work of this research. Done in three weeks in June 1995, it studied three *barrios* of informal origin: La Isla, Villa Itatí, and Villa Ercilia. Despite their obvious differences in

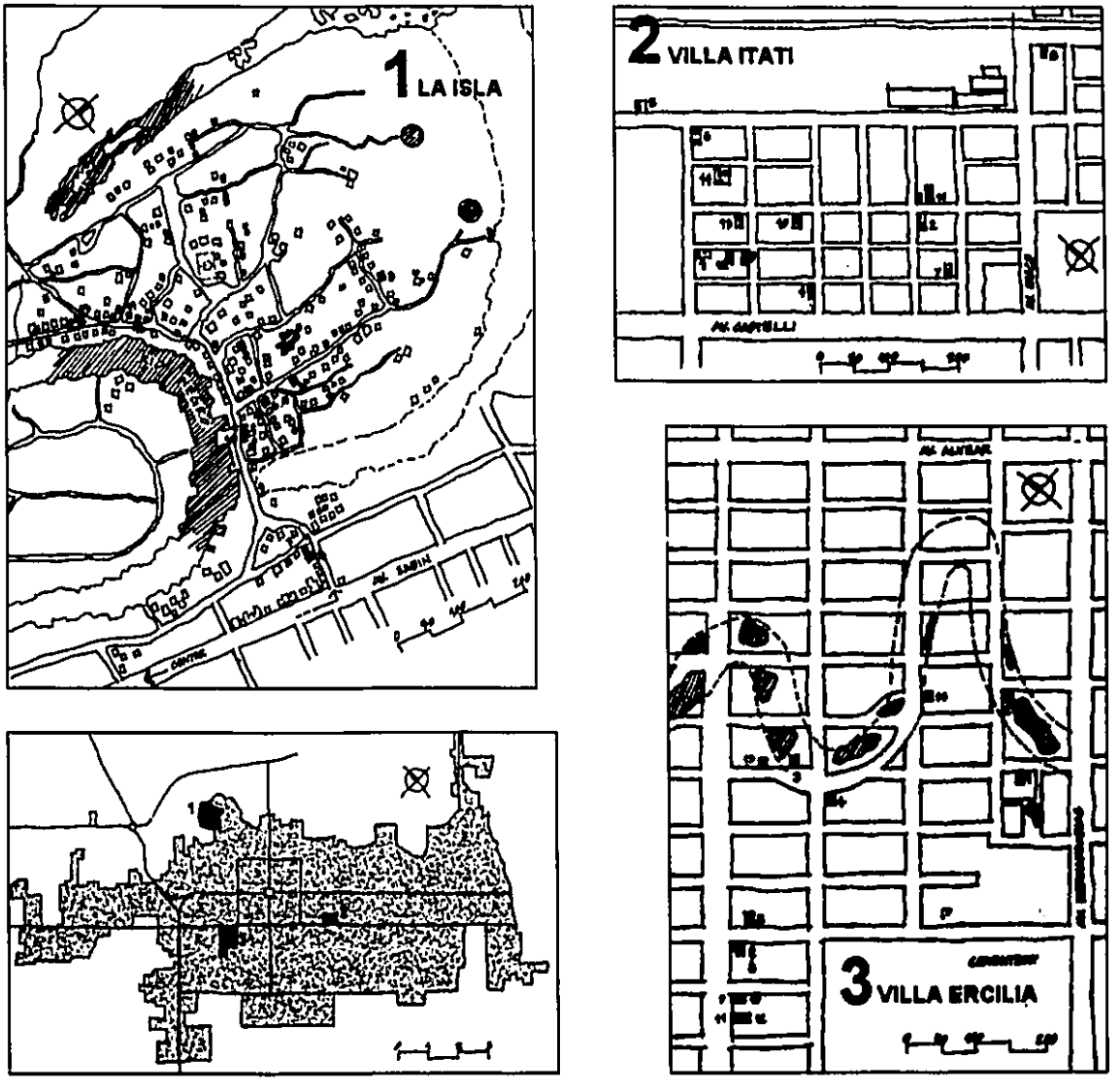

Figure 3-2 : Resistencia and the three *barrios*

structure and location, all three *barrios* started as informal developments about 30 years ago.

3.2.2 Methodology

The selection of neighborhoods followed two main criteria: presence of rental housing according to a municipal study, and evidence of rental housing in walk-around assessments. Other reasons for selection included: adequate size for a team of three persons, location, and availability of plans and aerial photographs. The object of the survey was to detect non-ownership alternatives in informal settlements, however, the sample included all the spectrum of tenure forms. The main premise for sample selection was to check those houses that had 2 or more doors giving to the street. Some cases were also selected at random, and others by word of mouth (reference given by neighbors).

The final outline of the research included 51 cases: 16 in La Isla, 18 in Villa Itatí and 17 in Villa Ercilia. The methodology relied in a qualitative approach that documented firsthand household interviews and dwelling surveys. Interviews consisted of open-ended questionnaires that lasted about 30 minutes. In some cases, in-depth interviews lasting between 60 and 90 minutes were carried out recording household histories. Plots and dwellings were registered through sketches and photographs.

3.2.3 The three *barrios*

La Isla

Located in the north quadrant of the city, three kilometers from the central square, La Isla is a spontaneous *barrio* originated by occupation of municipal land. Spread out in an area of 23 hectares, in 1991 it had a population of 1198 inhabitants, 81 percent of which had not completed the primary school (MR 1994, 54). With a very low density, 52.08 inhabitants per hectare, La Isla still has a semi-rural character. Great parts of the island are low-laying marshy lands prone to flooding of the Rio Negro. Although connected to the city by a dike that is part of the defense against food works, La Isla is outside the protected area. The main connection road to the city center, Sabin Avenue, concentrates the bulk of commercial activities and provides the nearest bus lines.

Figure 3-3 : Main street in La Isla

The structure of the settlement is irregular, conforming a maze of footpaths and earth roads that contrasts with the regular gridiron pattern of the city. Low density and a humid environment allow most residents of the island to have small plantations and fruit trees. Despite its high pollution, some even adventure fishing in the river to complement their very basic diet. Electricity is available all over the settlement, mostly through irregular connections. Water is provided with communal stand pipes, and there is no sewerage system. Most houses have either pit latrines or open trenches, which creates risky health situations. Comparing aerial photographs of 1979 to the situation today, it is evident a slow, but steady densification process.

Villa Itatí

This neighborhood started in the early '60s when a group of families settled in the area erecting their mud and straw *ranchos*. The initial pattern was spontaneous and dense: "a labyrinth of houses and lanes," as some settlers describe it. Between 1965 and 1968 the municipality made an intervention regularizing plot sizes, opening streets and lanes, and providing some basic services. The plan also included the selling of the plots to their occupants, but almost 30 years later most of the land still remains as municipal property. Villa Itatí covers an area of 12 hectares and has an estimated population of 1750 inhabitants. With 145.83 inhabitants per hectare, it is the most dense of the three *barrios*.

Figure 3-4 : Interior street in Villa Itatí

Boundaries of the neighborhood are well defined. To the North the limit is the General Belgrano railway, to the Northwest, the University, and to the Southeast the Shooting Polygon. The main connection roads are Chaco Av. to the northeast, and Castelli Av. to the southwest. Both avenues have heavy traffic and concentrate most commerce in the area. The pattern after the municipal intervention resembles the square grid of the city, although blocks are rectangular and there is a differentiated network of vehicular and pedestrian streets. The *barrio* has a square in the middle that is the only recreational space in the surroundings, and a school that serves 137 students (MR 1990, 7).

There is regular water service, but no sewerage system. Majority of houses have pit latrines, yet the study found an increasing number with septic tanks. After almost 30 years of the initial improvements, more than 66 % of the land remains municipal. However this does not mean that people have been reluctant to invest in housing. A preliminary walk-around assessment showed a great number of two-story dwellings. Three or four rooming houses were also detected.

Villa Ercilia/Araza

Situated in the south quadrant, this *barrio* is the closest to the city core. One of the oldest squatter areas in the city, it was originated on the banks of what used to be the Araza stream[12]. As the area was occupied, gradually the low lands were filled obstructing the water flow. According to municipal estimations, the neighborhood has a population of 2240 inhabitants, fifty percent of which have not completed the primary school. Covering

[12]The Arazá stream was one of the few natural drains of the city, nowadays partially canalized.

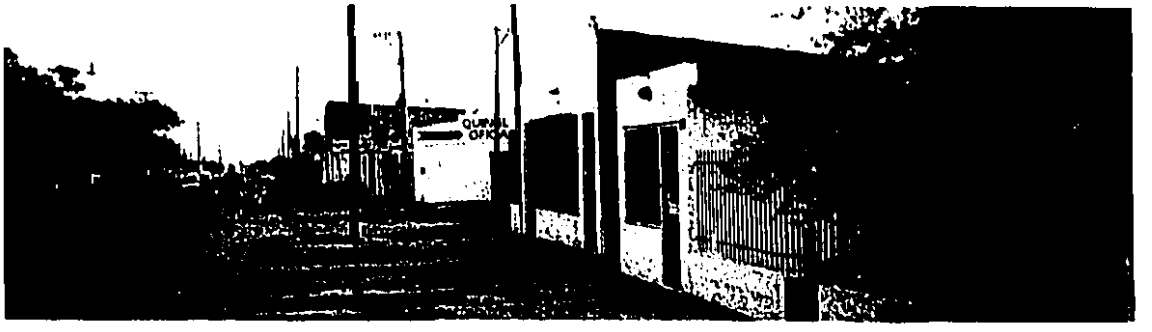

Figure 3-5 : Main access avenue in Villa Ercilia

an area of 18 hectares, the *barrio* has a density of 124.44 inhabitants per hectare (MR 1994, 49).

Scattered with semi-filled lagoons and squatter pockets, the neighborhood looks chaotic. The main road network continues the street pattern of the city over imposing the square grid to the sinuous course of the Araza. Paved roads, avenues Hernandarias and Alvear, and Padre Cerqueira street concentrate the most stable dwellings and have the bulk of commercial activities in the area. In recent years, the municipality opened some streets and improved drainage, although the situation in the squatter pockets has not changed much in more than 25 years. Quality of the dwellings is worse the more one penetrates the squatter enclaves. Electricity is available throughout the *barrio*; water provision, on the contrary, is normal only in consolidated areas. The poorest enclaves have communal water taps. Following what was observed in *barrio* La Isla and Villa Itatí, rooming houses were detected near or directly on the main connection roads.

3.2.4 Some variables compared

The informal nature of the processes and the astounding diversity of housing conditions in each neighborhood makes any attempt of comparison difficult. However, despite its limited coverage, the data gathered in the field study provides a common ground to trace cross-section comparisons of some variables.

Perception of the Neighborhood

When asked about the main problems, people invariably detected the most serious problems in the neighborhood. In La Isla, 50 percent of respondents mentioned flooding

BARRIO	PROBLEM	%
La Isla	Flooding	50
	Low income	28.5
	Lack of tenure	14.2
Villa Itatí	Flooding/drainage	35.7
	Low-income	21.4
	Lack of space	14.2
Villa Ercilia	Low-income	28.5
	Lack of space	21.4
	Lack of tenure	7.1

Table 3-1 : Perceived problems

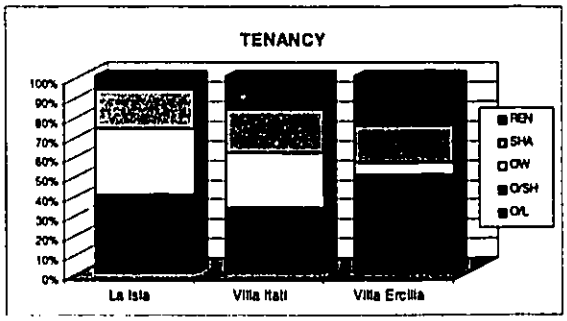

Figure 3-6 : Tenancy

(from the river and due to the lack of drainage) as the main problem. Almost one third alluded to lack of essential services such as water or electricity. Again in Villa Itatí drainage is a serious problem. Thirty-seven percent of household stated that the main problem is flooding due to lack of drainage; 22.4 percent mentioned lack of space, and 14.2 lack of income. In Villa Ercilia, drainage was not considered a problem. Instead people mentioned more frequently low income (28.5) and lack of space (21.4). The reason for this type of responses may be the high number of tenants among the interviewees.

It is remarkable that people, contrary to what one may suppose taking account of the informal character of the settlements, seems not to perceive lack of tenure as a serious problem. Only 14.2 percent of respondents mentioned it in Villa La Isla, 7.1 percent in Villa Ercilia, and none in Villa Itatí.

Tenancy

Five types of tenancy appeared in the sample: owners, owner-landlords, owner-sharers, renters and sharers. Plain ownership-oriented options prevailed in La Isla and Villa Itatí. In La Isla five of the interviewees were owners, three owner-landlords, three owner-sharers, three sharers and one tenant. In Villa Itatí there were five owners, four owner sharers, four sharers, three renters and two owner-landlords. Conversely, owner-landlords and tenants prevailed in Villa Ercilia. There were five owner-landlords, four renters, three owner-sharers, three sharers and one owner.

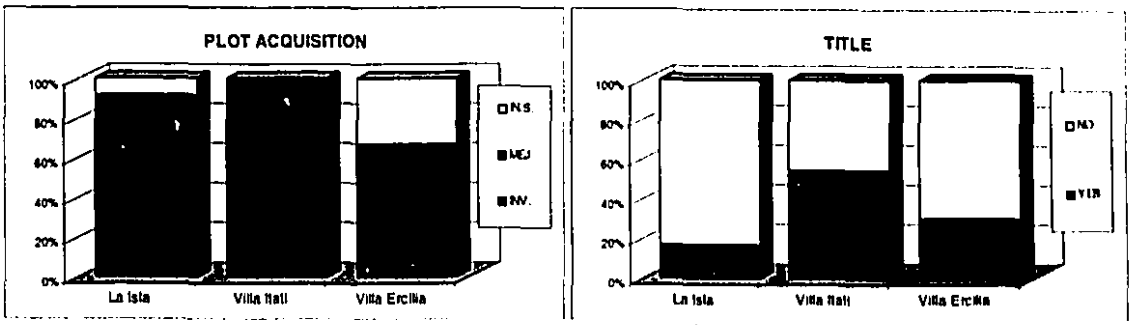

Figure 3-7 : a) Plot acquisition; b) Possession of title by neighborhood

Plot acquisition

Three methods of plot acquisition predominate in the three *barrios*: occupation of vacant land, *mejoras* and informal subdivisions. Majority of owners acquired their plots through a *mejora* (15), 13 through simple occupation of vacant land, and four through informal subdivisions. Whereas in La Isla and Villa Itatí *mejoras* and occupations were predominant, in Villa Ercilia the three options were balanced with a significant increase of informal subdivisions. From a total of 33 owners interviewed, only 11 had the legal title of the plot. The extreme was in La Isla where less than 20 percent of owners claims to have title. In Villa Ercilia the percentage rose to 30, and, contradicting municipal sources, in Villa Itatí 60 percent of owners said to have the title[13].

Employment and income

Most households interviewed have low paying jobs, or no job at all. Sixty percent of households have monthly incomes below $ 400[14] (73.3 percent in La Isla, 50 percent in Villa Itatí and 56.3 percent in Villa Ercilia). In the other extreme, a small percentage of interviewees earning more than $ 800, appears in the three neighborhoods (6,1%).

La Isla the most frequent occupations are *changas*, occasional small jobs paid by hour in cash or in kind. Other frequent jobs are as maids or brick-layers. In Villa Itatí the percentage of maids increases, and appears a considerable percentage of retired persons. It also surges landlords as full-time occupation. In Villa Ercilia it is evident the polarization

[13] Frequently owners do not discern between legal title and municipal receipt for taxes. They consider paying taxes enough proof of ownership.
[14] The exchange rate in June 1995 was 1 $ (peso) = U$ 1.

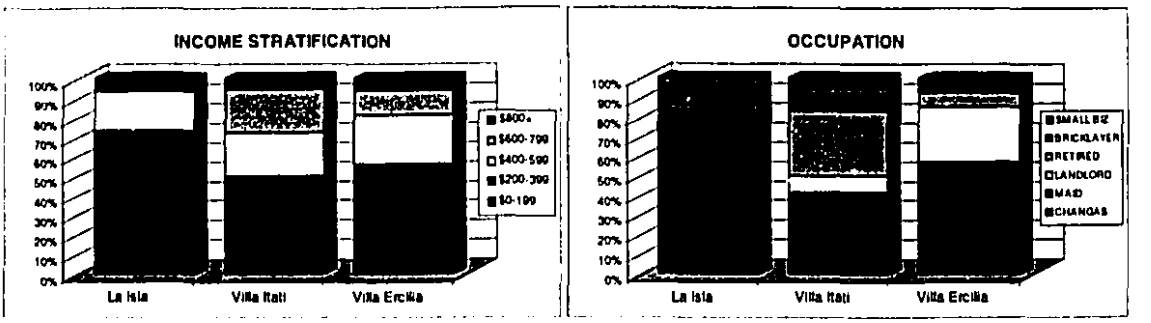

Figure 3-8 : a) Household head occupation; b) Income stratification by neighborhood

landlord-tenants, the former with an increase in the number of full-time landlords, and the later with the rise in the percentages of maid and *changas*.

4. THE DEMAND FOR RENTAL AND SHARED HOUSING

This chapter continues the analysis of field data started in the previous section. Based on information drawn from interviews, it depicts the demand for non-ownership alternatives (NOA) posing the following questions: Who are the tenants, and how and why they select each tenure form? What are the factors influencing their choices?

4.1 Who are the tenants

The demand for NOA in informal settlements presents a range of tenancy forms that includes: renters, rent-free renters, and sharers. The first group comprise the 'classic' tenants paying for their accommodation through a periodical sum of money or rent. There is a landlord, usually the owner of the house, and there is a reasonably well defined commercial relationship between the provider of the accommodation (landlord) and the receiver (tenant). In the second group of rent-free renters the setup is quite similar to that of the renters, except without visible cash transaction, however, tenants usually pay their accommodation in kind, or through small works. Finally, the last group are tenants sharing accommodation with the owner of the house. The arrangement is similar to that of the rent-free, but while in rent-free deals there is no recognizable tie between owner and tenant, in this case there is a close relationship[15] between them. In the following analysis, the first two groups are considered as single category and are referred to as renters.

4.1.1 Renters

The study in the three neighborhoods detected eight households considered renters[16]: one in *barrio* La Isla, three in Villa Itatí, and four in Villa Ercilia. On average, renters have been in their accommodation for 6.5 months and have household size of 2.5 persons. Living in on an average area of 17.77 m2, they have an occupancy rate of 2.1 persons per room. Albeit, most renters live in 3m by 3m rooms, and have an occupancy of up to four persons per room.

[15] Usually relatives with relationships such as, father-son, uncle-nephew, etc.

[16] The criteria to determine a renter is that he or she pays for his accommodation either in cash or with labor. The concept includes rent-free housing in which the tenant pays with labor, improvements to the house, or other form of retribution.

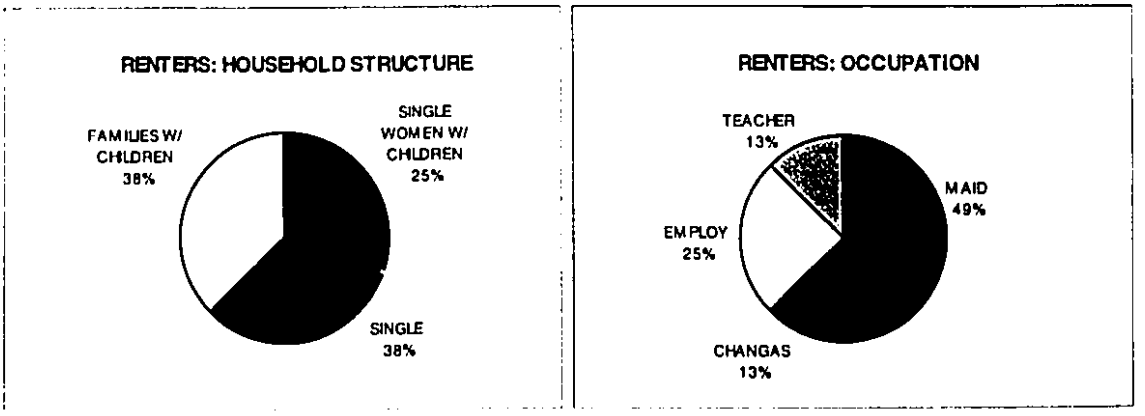

Figure 4-1 : Renters: a) type of households, b) occupation

Type of households

Three groups constitute the renters of informal rental housing: young families or couples with children (38%), single persons(37%), and single women with children (25%). The first two groups are no surprise. They were among the previsions drawn by the literature review. But the third group of single women with children, drafts a completely new outline of the demand of informal rentals that was not previously taken into account. Most renters in informal environments are poor households. Sixty-three percent of them are maids, or unemployed people doing occasional *changas*. The remaining 37 percent have more regular jobs such as factory employees (25%) or primary school teachers (13%).

Income

Renters estimated incomes vary from $75 to $400, with an average of $242.50. For some, particularly those without fixed jobs and with highly variable incomes from one month to another, living in rented accommodation is the one and only choice. When incomes are extremely low, just enough to subsist, the range of choices diminishes considerably. For example, Sr. Vargas with an estimated income of $75 or less only manages to make a living due to his rent free accommodation.

CASE	NAME	RENT $	INCOME	EXPENDITURE ON HOUSING %
02-01	SR. VARGAS	0,00	75,00 $	0,0
03-07	SRA. VILLA MAYOR	75,00	120,00 $	62,5
01-08	SRA. OJEDA	70,00	140,00 $	50,0
03-08	SRA. RAMONA GOMEZ	75,00	185,00 $	40,5
02-08	SRA. SILVIA	80,00	200,00 $	40,0
03-10	SR. CARLOS	85,00	400,00 $	21,3
03-12	SRA. PELOZO	95,00	400,00 $	23,8
02-03	SRA SOTELO	180,00	420,00 $	42,9

Table 4-1 : Renters: Economic indicators

Expenditure on housing

Expenditure on housing accounts for an average of 35 percent of incomes ranging from 0 for rent free accommodation to a maximum of 62.5 percent. The lowest incomes with the highest percentage of expenditure in housing are those of single women with children. Sra. Villamayor earns $140 and pays $75 for housing. Sra. Ojeda has an income of 120$ and pays a monthly rent of $70. Devoting more than half of their incomes to housing, still renting seems the most convenient option for them. Tenants spending about 25 percent of their income in housing are in better position to make some savings and eventually undertake the drive for ownership.

Previous housing

Majority of renters in the sample have lived in rented accommodation before. Four out of eight households rented, two shared, and two were owners before[17]. Most renters have also had their previous house or room in the same neighborhood. Four out of eight renters lived in the same *barrio* previously, two came from other *barrios*, one came from the interior of the province, and one came from out of the province. One can assume that when moving renters tend to maintain their tenure choice and tend to seek accommodation in the same area they have lived previously.

[17]That some renters were owners before, does not necessarily mean they preferred rental housing to owned accommodation. In most cases, it is simply a reflection of the status change of new households leaving their parents' or relatives' home.

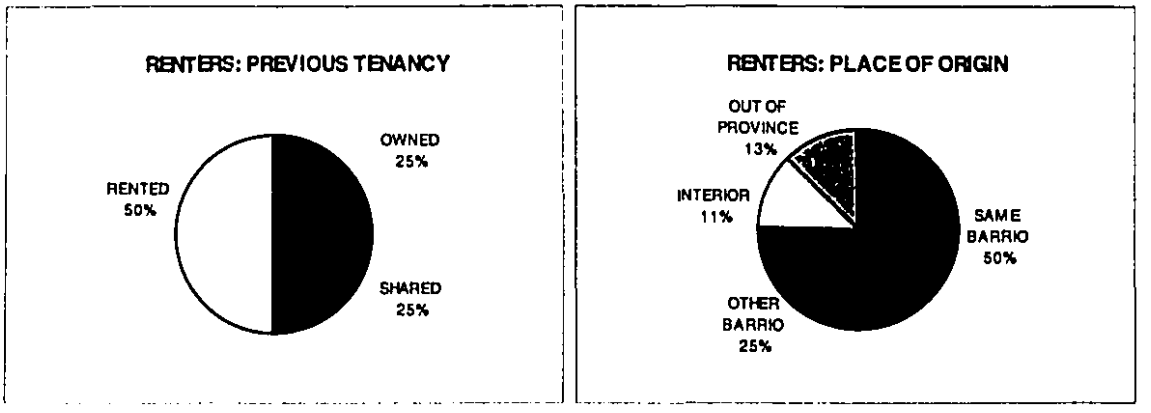

Figure 4-2 : Renters: previous tenancy and place of origin

Main perceived problem

For most renters the main problem in everyday life is coping with an exiguous income. Thirty-seven percent of renters mentioned lack of money; 12.5 percent said their main problem was securing food. Other responses alluded to problems with the dwellings. Twenty-five percent pointed out lack of sufficient space; 12.5 percent mentioned noise from neighbors and 12.5 lack of proper drainage. A suggestive 25 percent of renters said they do not perceive any problem at all.

MAIN PROBLEM	%
Low-income	37.5
Lack of space	25
None	25
Lack of food	12.5
Noise	12.5
Drainage	12.5

WHY RENT?	%
Affordable	75
Convenient location	50
New in town	12,5
Tolerant landlord	12,5
A good deal	25

Table 4-2 : Renters: a) Main perceived problem; b) Reasons for renting

Reasons for renting

Among the factors influencing renters at the time of selecting their housing, affordability and location were the most significant. Seventy-five percent mentioned the cost of rents and 50 percent made reference to a good location. Other responses included factors as, a tolerant landlord, a short time in town, and a good deal especially for those with rent free arrangements.

Case histories

Perhaps the most unprivileged tenants are young single mothers. Without family or relatives in town, they do not have the benefits of shared housing. Besides, with extremely low incomes they are unlikely to access government housing, and with the responsibility of raising their kids they could hardly have the time and means to build even a *rancho* in a squatter.

> Case 01-08: Sra. Ojeda (24) occupies a room in a rooming house in the entrance to *barrio* La Isla. "I was born in Basail [a small town 80 km due south], and I came to Resistencia in 1984. I came to live with my aunt to study the secondary school, because my mother always wanted me to study. The primary [school], I did it in Basail. Soon, I had to begin working because my aunt got hill and we didn't have money even for food. I quit the school and I started working with a family as cleaning maid." She only completed second year of highschool. In 1990, she got pregnant and married a friend she knew from her aunt's *barrio*. Once divorced from her husband, she found herself "in the street" with two small children (2 and 4 years old). She is a tenant in La Isla since three moths ago. "The boys go to a day care center on Sabin Av., two blocks round the corner. I make a living working with a family three times a week." The house consists of six rooms in a row arranged in 'U' fashion. There are three big and three small rooms with two shared bathrooms. Two of the rooms are unfinished (the rear ones) and two are empty. Walls are of exposed hollow bricks; floors are of cement. Corrugated iron sheets on metallic beams constitute the roof. Openings are metallic painted with anti-rust paint. Sra. Ojeda found her room by a sign offering 'room to let' when walking around the area. "The room has a small gas stove and the bathroom is shared, but it's O.K. For my room, one of the smallest, I pay $70 a month; for the larger rooms rent is $90." She has a good relationship with the owner of the house: "family Fierro, that live near the virgin image two blocks away across Sabin Av." She did not sign any kind of contract with them. The main advantage is flexibility with the payments: "I personally bring the rent once a month to family Fierro. If I can't pay, they understand and try to help me." Sra. Ojeda likes the *barrio*; "its quiet" she said. However, as lack of a steady job is turning her room unaffordable, she would prefer to move if she finds something cheaper.

Renters such as Sra. Ojeda, clearly have no alternative. For them renting is the only affordable choice. But for others living in rental accommodation is a voluntary decision. Those with higher incomes have, at least theoretically, a wider range of choices at their disposal. However, they sacrifice location, services, and housing quality for a cheap room in informal settings. Although able to afford a slightly better housing, households such as

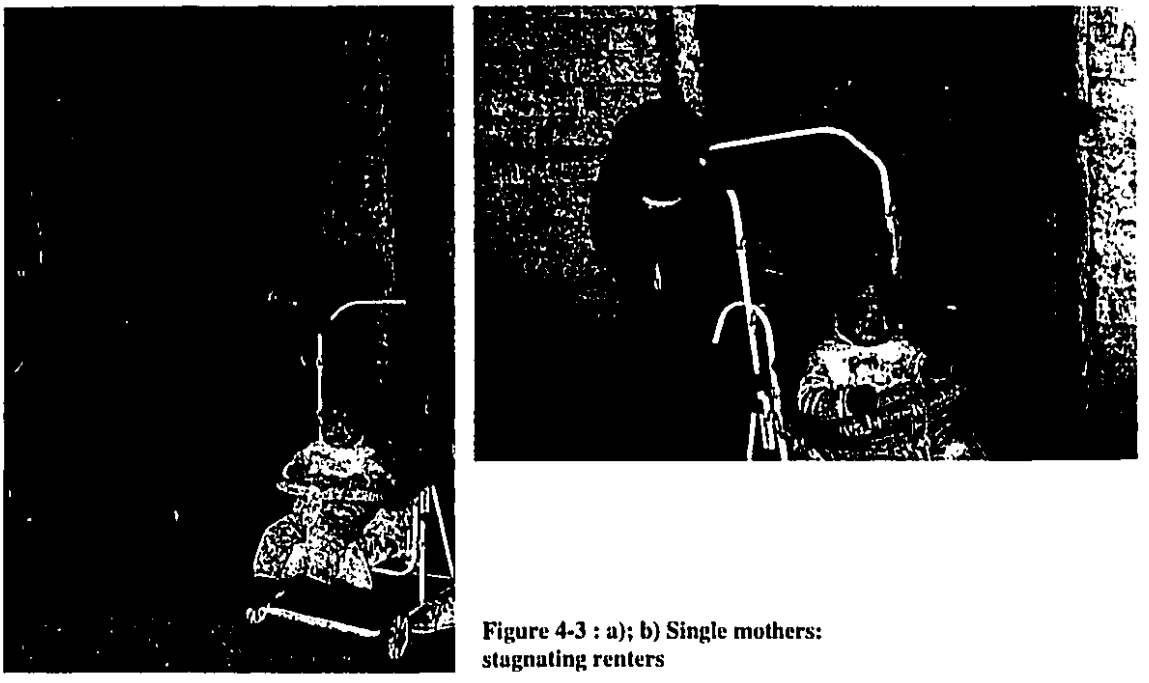

Figure 4-3 : a); b) Single mothers: stagnating renters

Carlos, a tenant in Villa Ercilia, choose a cheap rental as a way to spend less on housing and pursue a career that otherwise he would not be able to.

Case 03-10: Carlos (21) rents a small room with shared bathroom in Sra. Gomez's rooming house. He was born in Machagai in the interior of the province. He came to Resistencia in 1994, and to this place three months ago. Carlos, who is a teacher at a nearby school and studies at the Technical University found the place by an ad in the newspaper. "The main advantage is location; my work is only 25 blocks away." For his 2.80x3.00 room with cement floor and galvanized sheet roof without ceiling, he pays $ 85.00 per month. "The room was empty; I brought the stove and the refrigerator. Rent includes water which I get from the tap in the bathroom, but as it doesn't include electricity, we have a shared meter with other renters." He didn't sign any contract, "although I know, Sra. Gomez signs contracts with some renters." He never had any problem with his present landlady or with other renters, however, he reports problems with a previous landlord in the same area. "He was a difficult guy. He didn't allow my friends to visit me because they were noisy people. I was so fed up, that I decided to move out of there." He is satisfied with his present lodging and with the neighborhood.

4.1.2 Sharers

The second group of demand for NOA, the sharers, accounted for 10 cases: three in La Isla, four in Villa Itatí, and three in Villa Ercilia. Contrary to renters, sharers stay in their

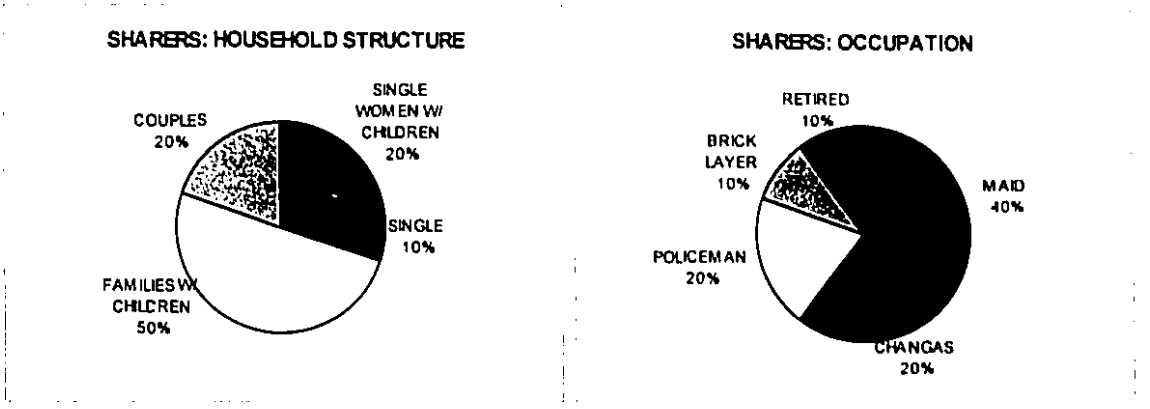

Figure 4-4 : Sharers: a) type of household, b) occupation

accommodation for longer time and have a bigger household size. On average, they have been in their accommodation for 14 years and have household size of five persons. With an occupancy rate of 3.77 persons, and extremes of up to six people living in a single room, sharers are the most cramped tenure group.

Type of households

Shared housing seems to cater most to established households. Majority of sharers constitute families with children (50 %) or single women with children (20 %). Other types of households were couples (20 %), and single persons (10 %). The labor situation shows a predominance of low-paid jobs, not dissimilar to that of renters. Most sharers in the sample, work as maids (40 %) or doing *changas* (20 %). Other occupations include: policemen (20%), bricklayers (10 %), and retired persons (10 %).

Income

Sharers' incomes are the lowest among all tenure groups. Averaging $ 207.14, their incomes vary from $ 50.00 to $ 400.00. But sharers, even with the lowest incomes are not the poorest households. Profiting from their informal network of relatives, and although most of them contributing with some housing expenses such as electricity, they have a clear advantage over renters: they do not pay rent.

Previous housing

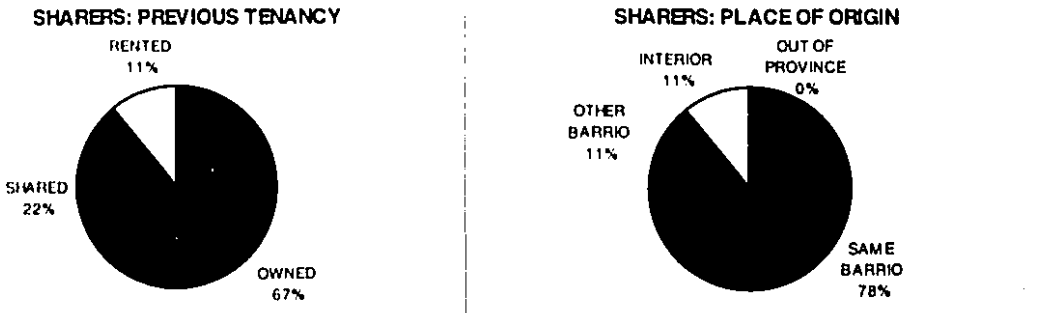

Figure 4-5 : Sharers: previous tenure form and place of origin

Most sharers had previously lived in owned accommodation. Six out of nine sharers were owners, two were sharers, and one was a renter. The explanation for the high number of previously owners is in the very nature of sharing: most sharers were originally part of the owner-sharer household. The same reason explains why the majority of sharers were residents in the same neighborhood before. Seven out of nine households lived in the *barrio* before, one came from other *barrio*, and one came from the interior of the province.

Main perceived problem

Asked about their main problem, most sharers alluded, as predictable, economic issues. Fifty percent mentioned low-income, 20 percent mentioned lack of money to continue building part of their houses or rooms, and 10 percent pointed to the lack of job as their main problem. Other sharers referred to problems in their dwellings. Thirty percent complained of lack of space, quite a few considering the low rate of space per person (4.55m2). Other responses included, drainage (10%), and concerns about the education of children (10%).

MAIN PROBLEM	%
Low-income	50
Lack of space	30
Lack of money to continue building	20
Education of children	10
Drainage of the house	10
Lack of job	10

WHY SHARE	%
Only alternative	50
Convenient location	30
Save money	30
Stay with the family	30
New in town	20

Table 4-3 : Sharers : a) Main perceived problem; b) Reasons for sharing

Figure 4-6 : Young families share to make some savings

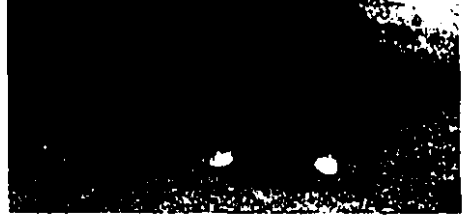

Figure 4-7 : Old persons share to be in touch with their families

Reasons for sharing

Asked about the reasons for sharing, sharers' responses presented a more varied range than renters'. Fifty percent stated that sharing was their only alternative due to lack of means to afford an independent accommodation. As for renters, location, with 30 percent of responses, play an important role for sharers. With a direct relation to the issue of a good location, 30 percent of sharers referred to the advantage of staying with the family. Thirty percent of sharers consider that sharing allows them to save money; and 20 percent stated that they share because they were new in town.

Case histories

A typical sharer is the grown up son or daughter that gets married and faces the uncertainty of managing a life of their own. For them, sharing part of a house with their parents is something natural. The advantages, certainly overcome the disadvantages. They sacrifice independence and privacy, it is true, but this allows them to have a home almost for free saving some money to educate their children, or eventually undertake the drive for ownership in the market.

Case 02-06b: Sr. Gallardo (24) lives with his spouse and four children (six months to five years old) in a back apartment with direct access from the street. Sr. Gallardo's parents who live in the main part of the house with a single brother, came to Villa Itatí in 1967 when the villa was going through its initial transformations. In 1984 after completing the payments his father obtained the legal title the plot. Sr. Gallardo works in the Jail Service. His father also used to work at the jail as a plumber, but now he is retired. Both his wife and his mother are housewives. The main house was built by the family with the aid of cousins, uncles and friends. The new apartment completed in 1990 was built almost entirely by Sr. Gallardo and his father. He shows proudly the brickwork he did completely by himself. Sr. Gallardo likes the neighborhood, "I have lived all my life here, I grew up in these streets." He is satisfied with his current house, although he recognizes they may need more space in the future: "for now, the house it's O.K., but when children grow up we will need something bigger."

For some households sharing is a matter of choice; for others it is a matter of survival. Sharing among relatives is part of the survival strategy of the extremely poor. For households like Sra. Erminda Ríos, sharing means not only a basic shelter, it means shared meals, shared expenses, and in the event of illness, shared assistance.

Case 02-12b: Sra. Erminda Ríos occupies a room in Villa Itatí. She came to the neighborhood 38 years ago when she was four. "At the beginning we lived in a *casilla* [shack] at the corner," remembers Erminda. Although being one of the first settlers, they do not have any kind of title or permission. The house accommodates three recognizable family groups: Erminda and her 4 children in the front room (4x4), her brother with his wife and a small daughter in the middle room, and her father Juan in the back room. The two front rooms are made of bricks, have corrugated iron sheet roofs, and have earth floors. The back room, the original core, is made of corrugated iron sheet, recycled cardboard and pieces of wood, mounted on a precarious wooden structure. Five or six years ago, Sra Ríos built the front room. She got help from a bricklayer who built the room for free. In the front of the house, a stand pipe for water serves as cooking and washing place. The house has no electricity, but Sra. Ríos has completed the installation and built the pillar for the meter. "I'm waiting for some money to connect electricity," she said. The condition of the three dwellings is precarious. Sra. Ríos works occasionally as cleaning maid. Sr. Ríos is retired. His pension is the only regular income for the three households. To reduce the expenses, they share meals.

4.2 The tradeoffs of renting and sharing

4.2.1 Choice of tenure: preference or overwhelming need?

Choice of tenure seems biased by two essential components: need and preference. Evidence suggests that both elements are present in different proportions in the tradeoffs of housing selection. Depending on a variety of factors such as, household constitution, stage in life and personal background, households exercise their tenure choice between ownership and non-ownership alternatives. There is no argument that most renters and sharers have widespread preference for ownership. But why some households prefer to rent and others to share? A simple answer suggests that most renters rent because they have no relatives in town with whom to share accommodation. That would let us with a purely need based demand. However, personal preferences and tradeoffs play an important role even at the bottom end of the market.

4.2.2 Factors influencing tenure choice

As mentioned in chapter two, several factors influence tenure decisions. Socio-cultural factors such as, stage in the life cycle and origin, and economic factors such as, income and type of job of the main wage earner, contribute to make the choice between renting or sharing. In the same way, they influence the choice between ownership and non-ownership alternatives, but this will be discussed ahead. Data from the three neighborhoods point at three of these factors having a determinant role in the tenure choice: stage in life cycle, affordability and location.

Stage in life cycle

One of the most evident factors in the tenure choice is the combination age-structure of the household. Both renters and sharers were, in general terms, at an early stage in their life cycles. Only three out of ten sharers, and two out of eight renters have crossed the barrier of the forties. Sharers were predominantly of two types: youngsters in their early twenties, and elder persons in their seventies. On the other hand, renters were mostly young persons. Regarding household structure more than 60 percent of tenants were households with children, with a high percentage of women headed households.

There seems to be no correlation between age of the household and living area (0.0064), however, if one distinguishes between young and old households, the correlation turns stronger (0.217) for the former. This may suggest that both renters and sharers try to match their space needs according to their age and family composition, but this is seldom the case, specially for old people. There is no correlation between size of household and area. Some of the biggest households have the least amount of space, and vice-versa. For example some women headed households have less than three m2 per person, while single households have about ten.

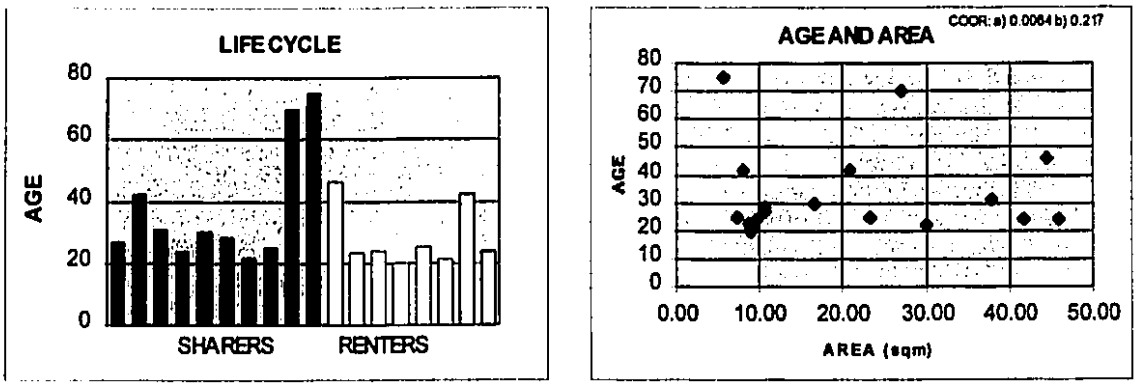

Figure 4-8 : Stage in life cycle

Affordability

The issue of affordability, relating cost of accommodation with income, is undoubtedly the most influential. It was a major concern for both renters and sharers; 75 percent of renters and 50 percent of sharers mentioned it explicitly. Among the two non-ownership options, sharing was the most mentioned in terms of affordability. Majority of respondents in both tenure groups agree that they prefer to share than to rent. Among sharers the consensus was unanimous, however, among renters some households evidenced that they prefer to rent. Figure 4-13 shows two clearly different groups of renters. On the one hand a group with incomes between $100 and $200, that rents because they have no other alternative. Spending most of they income in housing, they would certainly prefer to share if they had relatives or kin in town. On the other, a group of better off renters that prefer to have the cheapest housing deriving most of their incomes to other purposes.

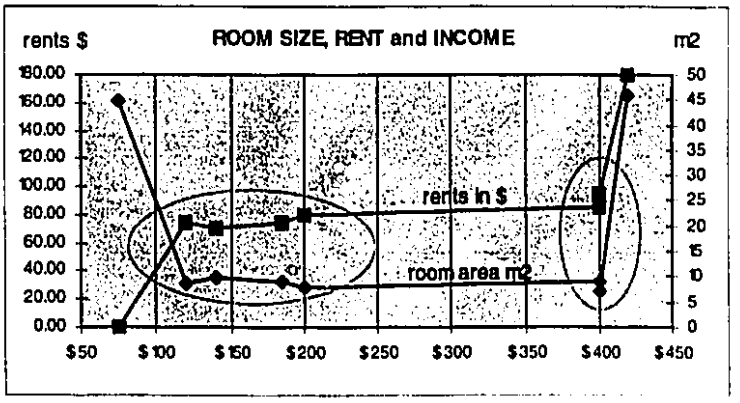

Figure 4-9 : Renters: Room size, rents and income

Location

Renters and Sharers assigned high priority to location at the time of making their choice of tenure. Fifty percent of renters, and 30 percent of sharers stressed location as a determinant factor. In their responses location has two main connotations: location as distance from the workplace, and location with respect to their family and informal community networks. Most work places are in the same neighborhood or at least, within walking distance. Distances range for renters from 100 to 3500 meters, and for sharers from 900 to 2000 meters.

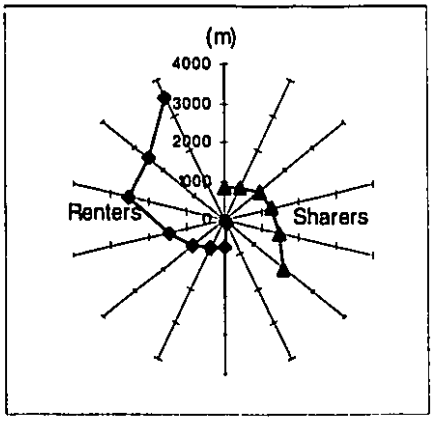

Figure 4-10 : Distance from workplace

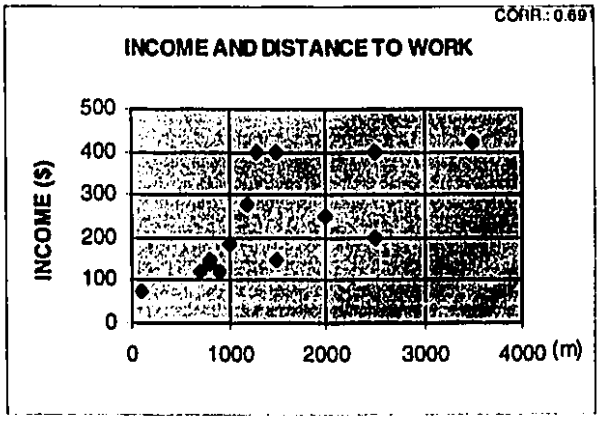

Figure 4-11 : Income and distance from work

But what in first instance appears as a major advantage, is in fact a consequence of a deficient employment situation. Looking at the relation income-distance from workplace, a direct correlation is observed between them. The lowest levels of income correspond to the closest workplaces. Conversely, farthest jobs correspond to the better incomes. That is to say that the closest workplaces are those of the worst paid jobs. For example,

occupations such as maids or *changarines* that have the worst and more irregular retributions, are usually performed a few blocks away from the house.

For most renters, location is defined as a function of the distance to the workplace. But some respondents suggested that what they mean by location is good accessibility (i.e., paved roads and presence of bus lines) rather than distance what they appreciate most. For sharers, instead, a good location means easy access to their network of relatives and friends. Either because of distance to work place, or because of attachment to their social networks in the *barrio*, both tenure groups assigned location a high priority in their tenure choice.

4.2.3 Tenure and mobility

Patterns of mobility differ widely from renters to sharers. While renters stay in the same place for relatively short time, sharers stagnate to their shared accommodation for several years; the former stay for an average of six months; the latter for 14 years. In the case of renters, this does not mean they move in search for better housing, or ownership in another *barrio*. Most move searching for cheaper rents, usually in the same area. By contrast, sharers very seldom move. One explanation for this 'attachment' to sharing could be economic: lack of money to undertake the endeavor of a house of their own. Other reasons could be as Mehta and Mehta (1989, 133) suggest 'lack of stress for better housing and lack of awareness of the market opportunities.' We shall return to this issue in Chapter 7.

4.3 Summing up

The demand for non-ownership alternatives entails a wide range of household characteristics. Renters are poor households, some of them with extremely low income. Most renters are maids or unemployed persons. Many are single women with children for whom renting is the last and only choice. But renters of informal rental housing are not always the poorest of the poor. Able to afford a better type of housing, some tenants choose voluntarily cheap rentals as a way to spend less in housing and achieve other priorities in life.

BASIC INDICATORS	RENTERS	SHARERS
Average length of tenancy (years)	0.54	14
Average number of persons per household (#)	2.50	5.00
Average number of persons per room (#)	2.10	3.77
Average m2 per household (m2)	10.49	4.55
SOCIAL ASPECTS		
Age of household head (years)	28	40
Percentage of households less < 30	75.00	60.00
Percentage of households with children	62.50	70.00
Average number of children (#)	1.3	2.3
ECONOMIC ASPECTS		
Average income ($)	242.50	207.14
Average rent ($)	82.50	0.00

Table 4-4 : Characteristics of renters and sharers

Engaged in very low paid jobs, sharers have even less income than renters. Most of them are families with children, or single women with children. Having bigger households, they have less space per person than renters. But in spite of inconveniences such as, lack of space or lack of privacy, most sharers seem pleased with their housing situation. They tend to live for several years in shared accommodation; renters, on the contrary stay for short periods in their lodging. Among other factors, stage in life cycle, affordability and location appear to have a preeminent role in the tenure choice between sharing and renting. Most evidence suggests choices in both groups are mainly based on need. Yet, preference based demand is also observed, especially in the higher income brackets.

5. THE ALTERNATIVES TO OWNERSHIP

Rental and shared housing in Resistencia provide a fairly wide spectrum of choices catering to the demand outlined in the previous section. Considering evidence gathered on 22 cases documented in interviews with landlords and owner-sharers, this chapter focusses on the nature of the supply of non-ownership alternatives. What are the most common dwelling and plot types? What kind of accommodation they provide? How owners and tenants share facilities?

5.1 Rental housing

There is a wide variety of rental housing in informal environments. In terms of the type of accommodation it provides, rental housing can refer to an individual house (i.e., a *rancho* or a *mejora*), to an apartment (i.e., one or two rooms and bathroom), to a room (with or without shared bathroom), or even to part of a room (i.e., a bed).

5.1.1 Types

According to size and origin, one can categorize rentals in two basic types: small rentals, and rooming houses. The first group includes occasional rentals of beds, rooms and small apartments in a house. The second comprises rentals of more than three rooms or apartments. While in the former type parts of a house are rented out circumstantially, almost unintentionally, in the latter, rentals are built on purpose and, in some cases, have

TYPE OF RENTALS	La Isla	Villa Itatí	Villa Ercilla	Total
a) Small rentals (< 3 units)				
bed	1			1
room		1		1
apartment			1	1
individual house	1			1
total small rentals	2	1	1	4
b) Rooming houses (> 3 units)				
rooms with resident landlord		1	4	5
rooms with absent landlord	1	1		2
apartments with resident landlord		1		1
total rooming houses	1	3	4	8
TOTAL	3	4	5	12

Table 5-1 : Type of rentals by neighborhood

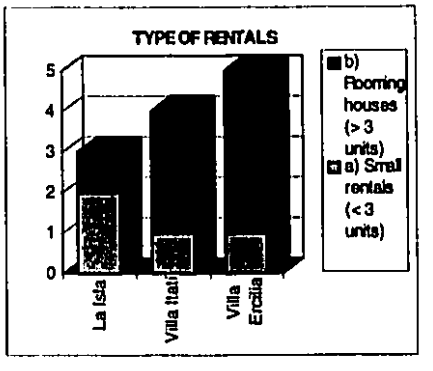

Figure 5-1 : Type of rentals

a reasonable organization as rental business.

Small Rentals

Needing relatively low investment, small rentals are frequent forms of housing commercialization in informal settlements. They allow poor households to increase their incomes with the simple argument of letting a part of their houses: a small apartment, a room, or even a bed. Small rentals accounted for four out of twelve cases. Of them, two were rent free arrangements, one was under construction, and one was offered for rent but unoccupied.

Small rentals are generally circumstantial. They happen either because of extreme need, or because of the availability of extra space. Frequently, rentals derive from shared accommodation. For example, when a household builds an extra room or small apartment (usually in the back of the plot), to share with relatives, and then after they leave, he or she decides to rent the empty space to secure an extra income. Sometimes, small rentals are paid not in cash, but in kind. The most usual deal involves the exchange of lodging for

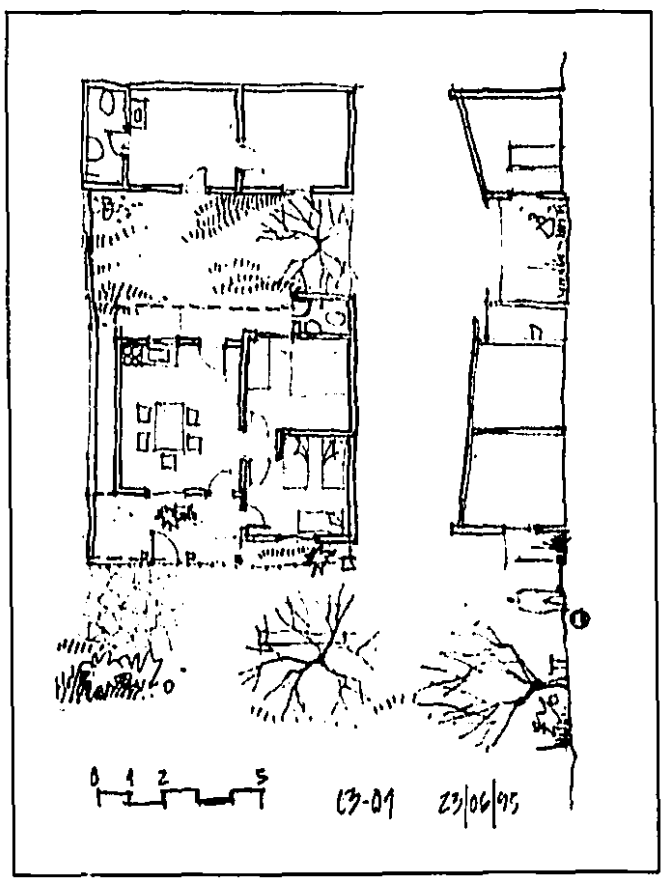

Figure 5-2 : Small rental in Villa Ercilia: back apartment (plan and section)

domestic help. Another type of small rental, is that built to take advantage of cheap land prices, by non resident owners[18]. Two out of the four cases were with payments in kind, one had been transformed from shared into rental, and one was of the 'speculative' type.

Contradicting initial expectations, the number of small rentals detected in the study was sensibly less than the number of rooming houses. This can be explained in part because of the limited sample size. But perhaps the main reason is that small rentals are less visible, and thus they are more difficult to detect than rooming houses.

Rooming houses

Rooming houses were the most frequent type of rental detected in the three neighborhoods. Eight out of twelve cases were rooming houses consisting of more than three rental rooms. Ranging from large complexes of free standing pavilions with plenty open areas, to compact two story buildings with tiny yards, most of them were single story compounds of detached buildings (four cases). There were three two-story, and one single-story that occupied most of the plot.

RENTALS UNITS IN ROOMING HOUSES			
Case	Initially	In 1995	Time span (years)
02-11	1	5	25
03-06	1	11	30
03-09	1	6	8
02-14	2	6	20
03-05	5	11	20
01-14	4	6	5
03-11	8	15	2

Table 5-2 : Evolution of rentals

Rooming houses provide two main types of accommodation: rooms with shared bathrooms, and small apartment units including a bathroom and a cooking place. Seven out of eight cases consisted of rooms with shared bathrooms. In only one case, some rooms had private bathrooms. According to the place of residence of the owner, rooming houses presented two variations: with or without landlord owner living in the same location along with their tenants. Six out of eight were with the owner-landlord living in the same place, and two with absent owner.

[18] Transactions of land and unfinished structures in informal settlements constitute the '*mejora* sub-market' (See chapter 7).

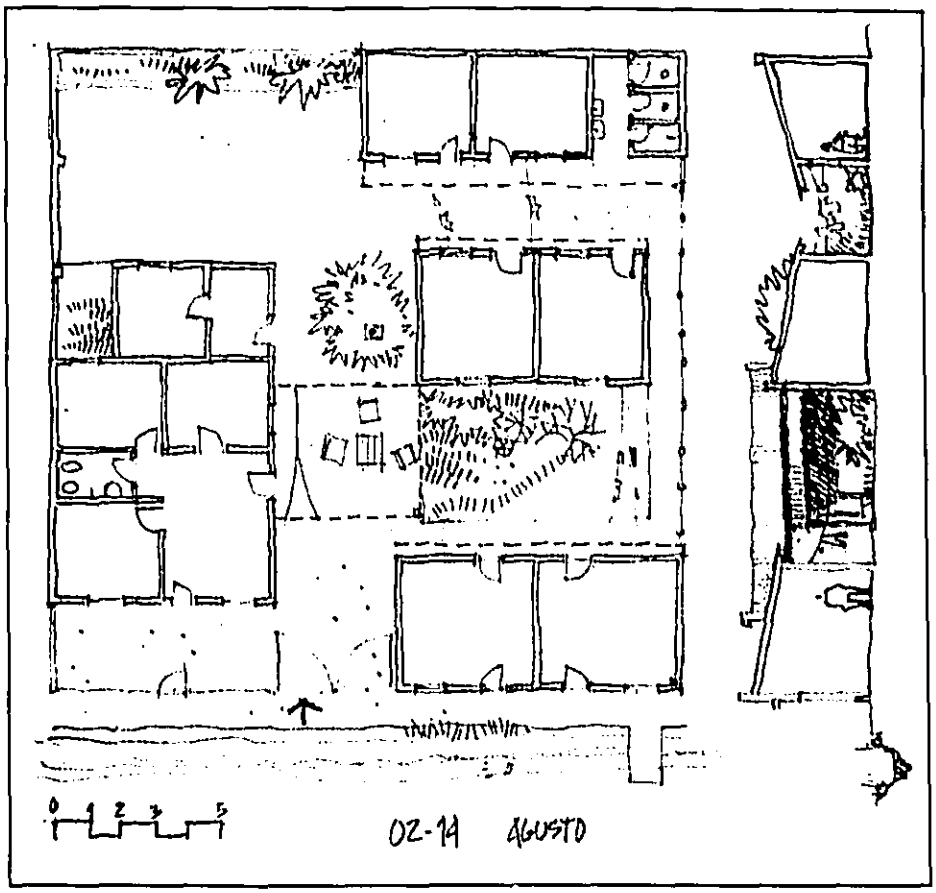

Figure 5-3 : Rooming house in Villa Itatí (plan, section)

Contrary to the occasional character of small rentals, rooming houses are generally more or less planned enterprises. They demand steady investment, and re-investment of landlords limited resources in the span of two or three decades. However, most rooming houses started as small rentals and developed into rooming houses over time. Four out of eight landlords of rooming houses started their rental business letting one or two small bedrooms.

5.1.2 Main dwellings and Rentals

When landlords and tenants live in the same place, main dwellings are generally of better quality, have better services, and are bigger than rentals. Mostly built of permanent materials, main houses have an average area of 70 m2, with a minimum of 42 m2 and a maximum of 120 m2. Main houses have an occupancy rate of 1.28 persons per room, quite low compared to that of rentals, 2.10 persons per room.

In general, quality of housing was better in main houses than in rentals. For example, 62,5 percent of rentals had iron sheet roof without ceiling, compared to only 12 percent of main houses; 87 percent of main houses had at least one individual water tap, while only 37 percent of rentals had individual water supply. For owner-landlords living in the same place, the sample showed just one case in which the house of the owner was of worse quality and more cramped than the rentals (see 03-06). While some rentals have a standard fairly similar to main houses, others are considerably lower. In some cases, both main house and rentals have similar finishing (e.g., cement floors). In others, especially when main house and rentals are not directly connected, quality is notably lower in rentals. In rooming houses, the average rental area was 142.55 m2, ranging from 68.92 m2 to 204.00 m2.

The house of Sra. Agusto in Villa Itatí has the quality of what people call a *casa de material* (literally a house of material). It has three bedrooms, a living-dinning room, and a *baño instalado* (bathroom with sink). The kitchen is located on the rear, and have no direct connection with the other rooms. Access is through a *galería* (verandah), and a small enclosed yard. As usual in vernacular housing in the region, the *galería* is the core of the house. Foundations and walls are made of bricks layered with mud. Most of them are plastered on both inner and outer faces. The plaster shows the aging through numerous cracks and patches that tells the plaster was done little by little. The water-based paint is still visible where it has not been dyed by the sun or darkened by heavy rain. Drainage is precarious as in most houses in the neighborhood. In front of all doors giving to the outside small brick ledges block the water. Having a roof of corrugated iron sheets not visible from the street, the house presents a very simple box-like shape. Despite its ordinary appearance the house is the pride of Sra. Agusto.

Rooms were the most common rental accommodation. Out of 12 rentals, nine provided rooms in different variations: rooms connected to patios, rooms connected to *galerías*, rooms with shared entrance, rooms with direct entrance, rooms with private bathrooms, rooms with shared bathrooms, and even rooms with shared latrines such as the homestead of Sr. Smith.

Figure 5-4 : Precarious row of rental rooms in Villa Ercilia

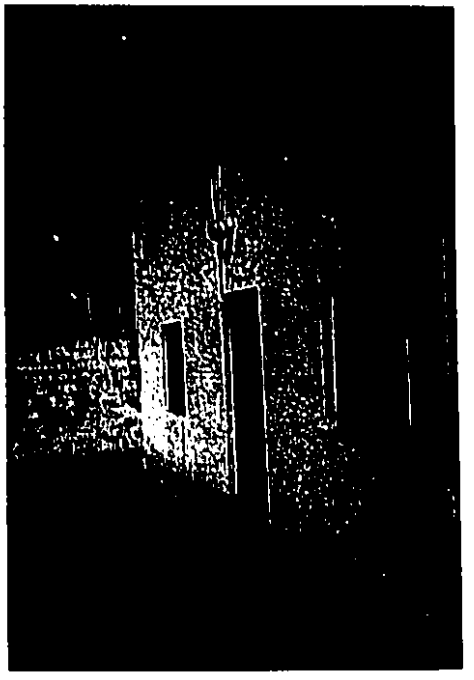

Figure 5-5 : Main house, 'a house of material'

The room of Sra. Villamayor (case 03-07), a tenant in Sr. Smith's rooming house depicts the conditions of some of the rentals in Villa Ercilia. Her room is the fourth in a row of six precarious rooms connected by a *galería*. It has two *enchorizado* walls, consisting of mud and straw, and two of exposed bricks layered with mud. Floors are of swept earth inside the room, and of bricks in the verandah. Trunks of palm and timber poles disposed at irregular distances and some brick walls bear fragile timber beams. Bricks, concrete blocks and rusted heavy metal pieces keep in place the roof of rusted tin sheets. Openings consist of just a hole in the wall with an irregular wood frame. The room has no door; only a curtain gives some intimacy to the room. The verandah is the space that fosters the bulk of daily activities. There she and her children stay majority of the day. "When it is not so cold we even cook in the *galería*," she said. There are two precarious roofless latrines, and only one water tap shared by landlord and four tenants.

Rooms with shared bathrooms are the rental type most owner-landlords prefer. Having very basic amenities, they present a number of advantages. On one hand, rooms are cheaper to build than apartments. Consequently, having lower rents they can be let out faster than more expensive apartments. They also allow for more flexibility, which gives owners the possibility of adapting the set up for other uses. Perhaps their main advantage is that they can be built incrementally with a relatively

small investment that starts generating extra income as soon as the first room is completed. Rooms are affordable and cater to a variety of households, from young families to elders, and from people doing *changas* to students.

5.1.3 Plot arrangements

Plot occupation in rentals ranges between two extremes: full occupation of the parcel with occasional small yards or air wells and moderate occupation with detached or semi-detached buildings. The form of occupation depends greatly on the original dimensions of the plot. Plots that at the time of acquisition were small, resulted invariably in compact shapes. On the contrary, plots with generous sizes resulted in more balanced forms of occupation. Sometimes, at a later stage the owner-landlord acquires neighboring lots, as Sr. Sánchez that added a side yard. But this increased area hardly affects the layout of what is already built. Instead, it usually tempts the landlord to continue adding rooms.

BUILDING TYPE	Small rentals	Room. houses	Total
Semi-detached, 1 story	4	3	7
Semi-detached, 2 story		1	1
Compact, 1 story		3	3
Compact, 2 story		1	1
total	4	8	12
PLOT SHAPE			
Rectangular	3	5	8
square		2	2
"L" shaped		1	1
Triangular	1		1
total	4	8	12
AVERAGES			
Plot size m2	184.40	329.71	299.91
FAR	0.25	0.51	0.78

Table 5-3 : Characteristics of plots

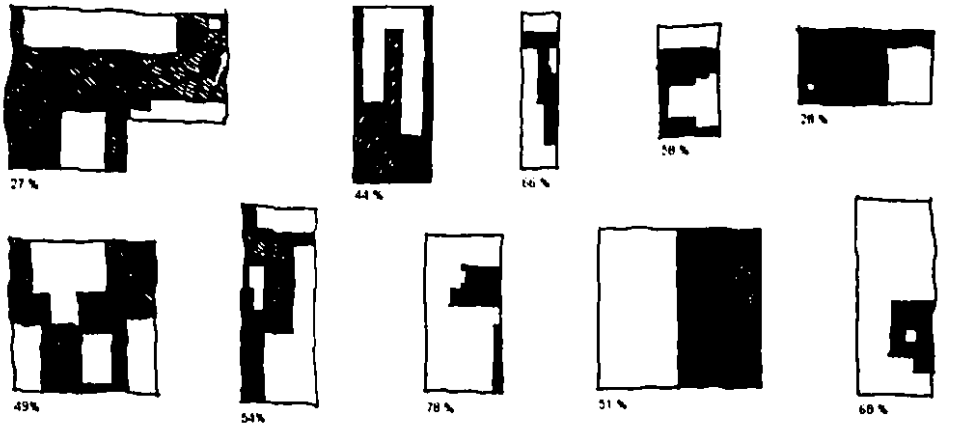

Figure 5-6 : Rentals: plot shapes (covered area, %)

Compounds of detached or semidetached buildings provide ground related dwellings with easy access to one or more patios. As it came out from the interviews, access to outdoor spaces is a quality most tenants appreciate, especially those with tiny rooms. Full plot occupation generally demands a second floor, usually for tenants' rooms. For example, both Sr. Villalba and Sr. Sánchez have occupied most of their original plots. In both cases tenants' facilities are above the main house, in a configuration that generates lack of natural light and proper ventilation in rooms.

5.1.4 Use of space

Landlords and renters share different kind of facilities. They share spaces such as patios, *galerías*, and bathrooms, and services such as water and electricity. In the sample, laundry areas were the spaces landlord and renters shared most frequently, 66.7 percent. Spaces such as bathrooms and kitchens that cause more conflicts, were not so frequently shared, 16.7 percent of cases. In half of the cases landlord and renters shared patios, and in 25 percent they shared *galerías*. Among services, water was less shared than electricity. In 25 percent of rentals landlords shared water taps with tenants; in 50 percent they shared electricity meters.

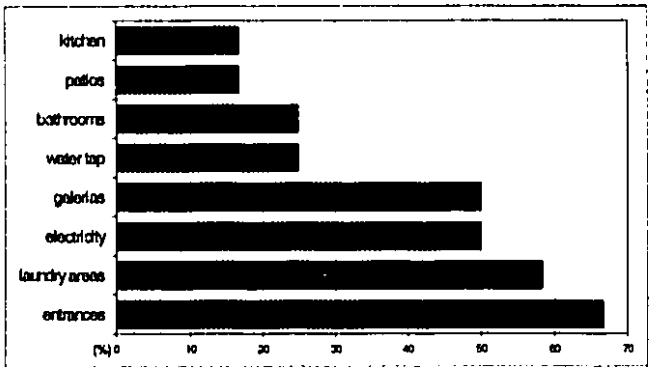

Figure 5-7 : Spaces and services shared by landlords and renters

Figure 5-8 : Entrance to a rooming house in Villa Itatí

Entrances

Perhaps the factor affecting most the relation landlord-tenant is the layout of entrances to the dwellings. The sample detected a variety of entrances that can be broadly grouped in two, independent with or without owner-landlord living in the place, and shared entrance used by owner-landlords and tenants. The first group applies mainly to small rentals, or units in rooming houses with direct access from the street. The second includes different sorts of shared entrances, mostly in rooming houses. Almost 60 percent of landlords share entrances with tenants. In some cases, there is no alternative due to restricted dimensions, or weird configuration plan. In others, it is a matter of owner-landlord's own choice. Sometimes, privacy is difficult, if not impossible to achieve. The case of Sr. Sánchez represents an extreme, in which tenants renting the back apartment have no other alternative than to pass through the living-room-kitchen of the main house. Similar pass-through entrance is that of Sr. Villalba and Sr. Rafael Sánchez. In these cases the entrance is an element of control, a filter that allows them to keep track of tenants, and monitor who gets in and out of the house. When landlords and renters live in the same place, they usually share entrances to their dwellings.

Bathrooms

In the best cases bathrooms consist of one or two sinks, and a shower or water tap. In most cases, bathrooms are exclusively for tenants, as in the houses of Sra. Agusto and Sr. Villalba. In others, as in Sr. Smith's house, landlord and tenants share sanitation and laundry areas. In this example, bathrooms are just a pit latrine and a 200 liter steel barrel full of water filled once a day from a tap located in the front of the main house. Landlord and tenants share this water tap also for cooking and washing. As the bathroom of the main house is still unfinished, Sr. Smith uses tenants' latrines.

Patios and galerías

Tenants and owner-landlords consider patio sharing as something natural. Invariably when there is a patio, they share it, in the same way they share entrances and bathrooms. The patio is usually the center of the house. Frequently it is accompanied by one or more verandahs. In Sr. Smith's house both tenants and landlord spend most of the time outdoors sharing the patio. The *galería*, however, supporting activities such as cooking, washing, and children's play, is exclusively for tenants. Landlord and tenants share the patio with no need of explicit rules. Split patios for exclusive use of tenants and landlord are rare. In only one case, Sra Gomez's, the patio was divided into tenants' and owner's domains. This division, however, was only functional; the two patios remained perceptually one single space.

Sharing facilities among tenants and landlords causes several problems derived from close proximity: lack of privacy, noise disturbances, invasion of personal domains, gossiping, etc. However very few owner-landlords complained, or saw this as a problem. Most considered this a minor adversity, something they can not avoid if they want to get income from their rentals. Surprisingly, tenants also tended to minimize inconveniences derived from lack of privacy, stressing that their rooms were affordable.

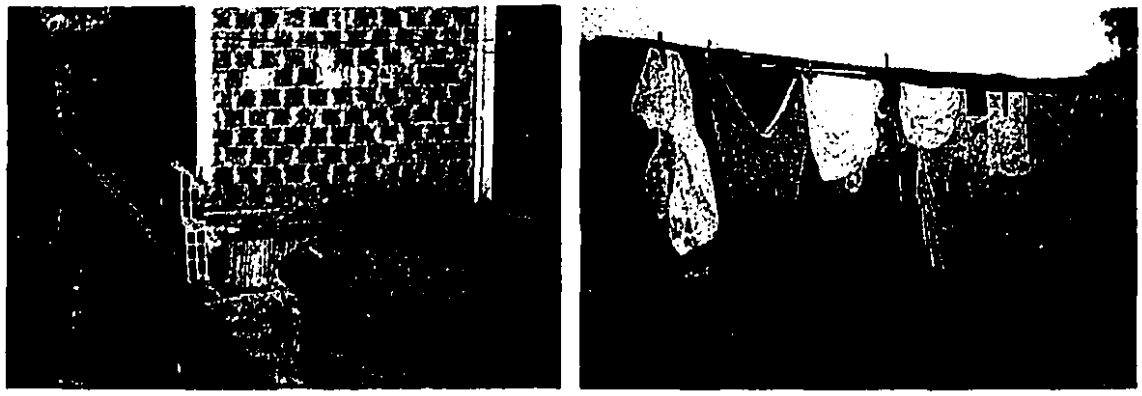

Figure 5-9 : a), b) Laundry areas, the most shared spaces amid owner and renters

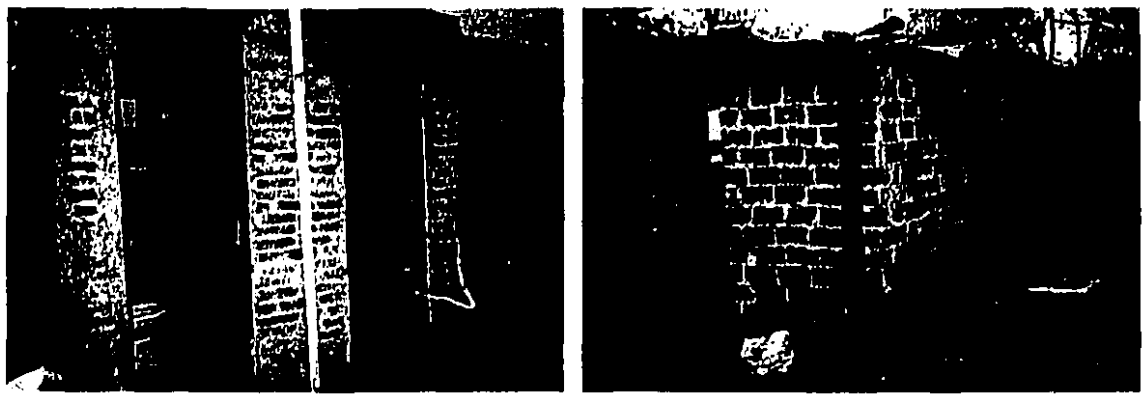

Figure 5-10 : a) Toilets for renters, b) latrine shared by landlord and renters

Figure 5-11 : a), b): The *galería*, core of activities in rooming houses

Figure 5-12 : a), b): Rooming house with split *patios* for owner and tenants

5.2 Shared Housing

Present in both formal and informal settings without distinction, shared housing is a frequent solution in Resistencia. In times of crisis, sharing a bed or a room is indeed the last choice for many poor households. It is true, it implies inconveniences such as lack of privacy and lack of space, but one advantage conceals all its disadvantages: it is free, a quality that households with extremely low income especially appreciate. Shared housing is part of an informal security network helping newly formed families and aging persons. For young couples, it usually constitutes the first housing option that allows them to benefit from an increased saving capacity. For the elders, it implies the possibility of being in close contact with their families, and thus enjoying assistance and loving care.

5.2.1 Types

The survey showed that shared housing was an important component of the housing alternatives in all three neighborhoods. In La Isla and Villa Itatí, it accounted for four of the households interviewed (28 %) in each. In Villa Ercilia, there were three cases (21 %) of shared housing. Considering its orientation toward ownership, there are two types of shared housing: ownership-oriented and non-ownership-oriented. The first, plot sharing, involves the subdivision of relatively large plots among relatives or kin. The second, non-ownership oriented, entails sharing part of the house with relatives or kin. While the former is common in low density *barrios*, such as La Isla, the latter is frequent in dense neighborhoods such as Villa Itatí.

Plot sharing[19]

Plot sharing entails the sharing of a plot with relatives or kin. Occasionally, it takes the form of a subdivision, in which each sharer builds his or her own house with the help of the rest of the compound. The boundaries of the plot remain common until one member decides to sell the *mejora*, or the relationship with the rest deteriorates. The system combines the advantages of both, sharing and ownership. It provides the benefits of sharing: easy surveillance of children,

[19]Should not be confused with 'land sharing' as described in Yap (1989, 1992) where the idea involves sharing among the legal owner and the occupants of the land.

increased security against robbery, meals sharing; combined with the main advantage of ownership: the possibility of selling or renting the house if money is needed.

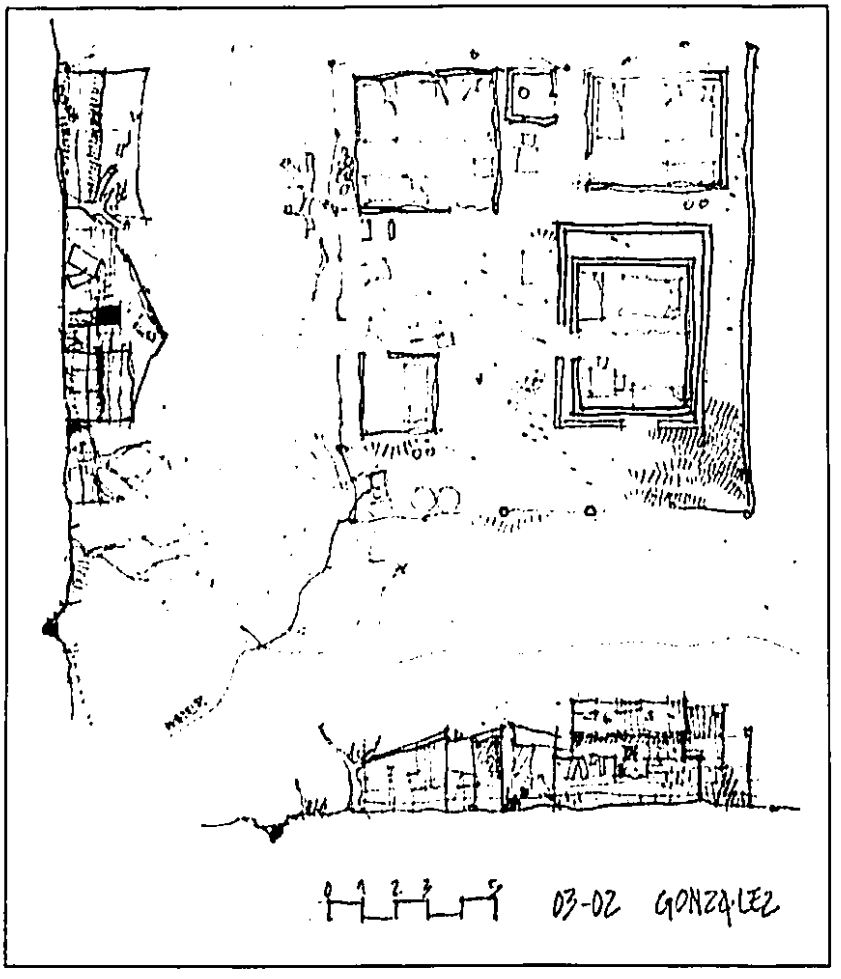

Figure 5-13 : Plot sharing in Villa Ercilia (plan and views)

The process of sharing and later subdivision has no written rules. It develops slowly through the years, based on negotiations and arrangements among family members and kin. Most sharing pacts are sealed just by word of mouth. Very seldom dealings involve a monetary transaction; most times, people share part of their land in exchange of favors, and rarely produce a contract or whatsoever.

Plot sharing demands large plots as those found in La Isla, still a semi rural fringe *barrio*. In dense neighborhoods like Villa Itatí, where average plots are about 150 m2, plot sharing becomes less feasible. In these cases sharing refers more to the house of the owner than to the plot.

House Sharing

In consolidated neighborhoods, sharing a room or part of a house is the most common form of shared housing. For example, in Villa Itatí where dimensions of plots are tiny and the process of consolidation was influenced by upgrading interventions, three out of four cases of shared housing were of this type. In these cases, the main houses are generally in advanced state of consolidation and plot boundaries well defined. The shared facilities are

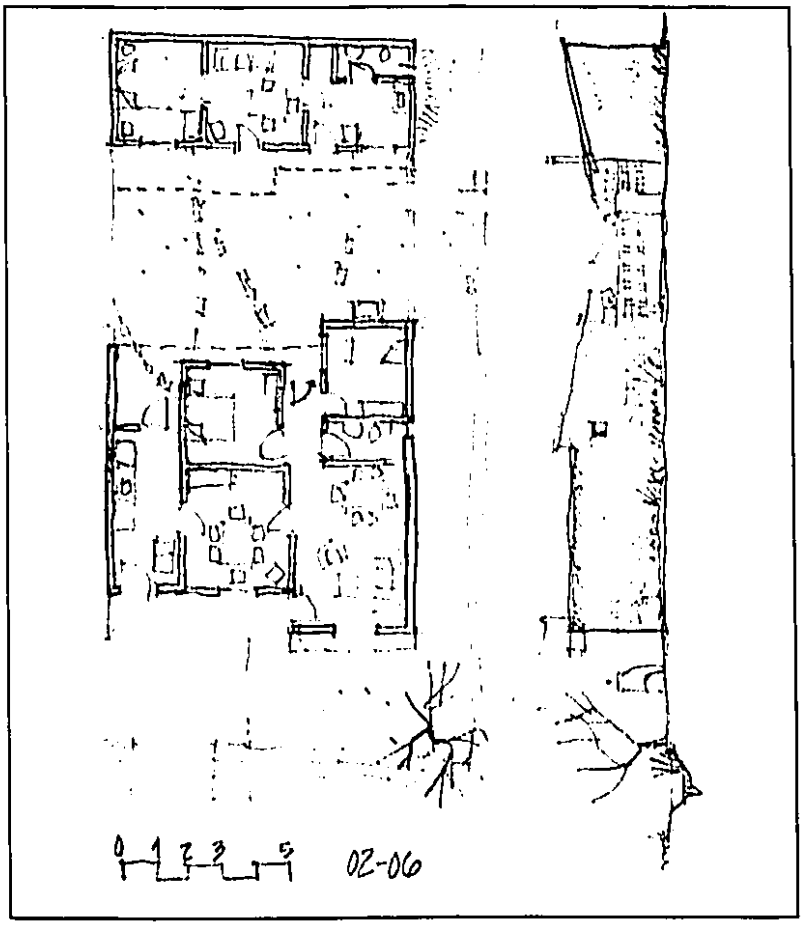

Figure 5-14 : House sharing: back apartment in Villa Itatí (plan, view)

usually built by the owner, frequently with help from the sharer.

Unlike plot sharing, house sharing is not so prone to subdivision and ownership. In this case, there is a recognizable owner who usually invests money and effort building the shared facility. He or she, generally remains in control of the whole house; therefore, subdivisions into two or more houses are rare. In some cases sharing involves a spare

room within the main house. In others, owners cede a small apartment, usually at the back of the plot, consisting of one or two rooms, kitchen and bathroom.

5.2.2 Plot arrangements

Most plots in shared housing were rectangular. Out of ten plots, five were rectangular, four irregular, and one was square. The average size was 289.88 m2 with a FAR of 0.29. As in rentals, plot occupation depended on the dimensions of the plot. While in house sharing occupation tended to be high, with a maximum coverage of 65 percent of the plot, in plot sharing occupation was relatively low. However, there were some exceptions, for instance, a case of plot sharing of just 153.00 m2, and a case of house sharing of 440.00 m2.

BUILDING TYPE		PLOT SHAPE	
Detached, 1 story	4	Rectangular	5
Semi-detached, 1 story	4	square	1
Compact, 1 story	1	Irregular	4
Compact, 2 story	1		
Total	10	Total	10
Average plot size	269.88	Average FAR	0.29

Table 5-4 : Characteristics of plots

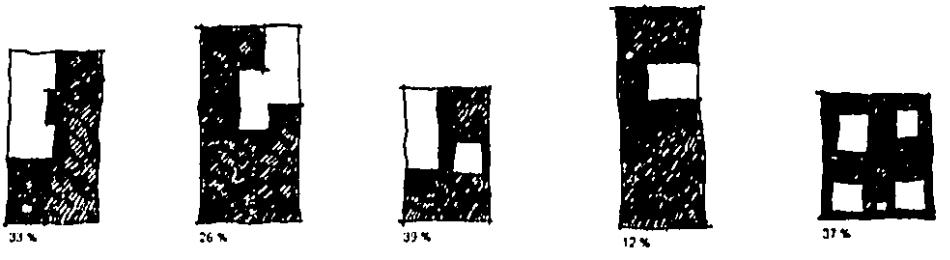

Figure 5-15 : Shared housing: plot shapes (covered area, %)

5.3 Summary

The supply of rental and shared housing provide several options in informal environments. Rentals comprise two main groups: small rentals, and rooming houses. Casual and most times unplanned, small rentals include rooms and small apartments. More noticeable than small rentals, rooming houses predominate in *barrios* of informal origin in Resistencia. The most frequent types are rooms with shared bathrooms, with the

landlord-owner living in the place sharing spaces and services. In these cases, main houses are of better quality than rentals, however, living conditions of both landlord and renters are fairly similar. Shared options on the other hand, include two main types: plot sharing, and house sharing. Prone to subdivision and ownership plot sharing demands large plots. House sharing demands smaller plots than plot sharing, and is more frequent in central neighborhoods.

This section has provided a profile of the supply of rental and shared housing in terms of dwellings. To deepen this profile, the coming chapter will address the issue of who and why produces these options.

6. THE SUPPLIERS

After studying the options catering to the demand of non-ownership alternatives in the previous section, this chapter focuses on the producers of these alternatives. Who are the landlords, and who the owners that share? How and why they produce non-ownership housing? Is their practice a degeneration of self help housing, in which housing built as use value becomes an exchange value; or on the contrary, is it a sign of the capacity of the lower end of the market to deliver diversified housing options?

Owner-landlords and owner-sharers are the producers of rented and shared accommodation. The most obvious difference between them is that the former gets a benefit for ceding part of his property, while the latter does it for free on grounds of kinship. But the distinction is not clear cut. Frequently, landlords are also sharers; and sometimes, sharers turn into landlords or vice versa. In the following discussion, however, each household is considered under just one category to simplify the analysis.

6.1 Owner-landlords

The sample detected a total of ten owner-landlords: five in Villa Ercilia, three in La Isla, and two in Villa Itatí. Most of them live in the same plot with their renters, and some even share space or services with them. On average they have been in their present house for 26.6 years. Despite having the biggest average household size among all tenure groups, 4.8 persons, they have the lowest rate of persons per room, 1.36.

6.1.1 Type of household

Sixty percent of landlords constitute families with children and 30 percent are single elder persons. Most of them have other occupations apart from taking care of their rentals. Twenty percent are sub-contractors; 20 percent entrepreneurs; and 10 percent have small businesses. Forty percent of landlords have no other occupation than running their rentals.

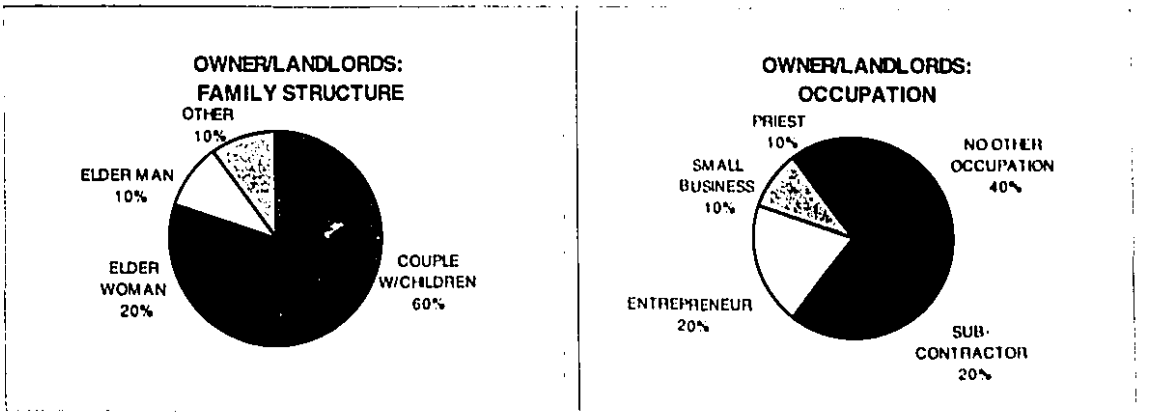

Figure 6-1 : Owner-landlords: occupation and family structure

6.1.2 Income

Owner-landlords generally have better incomes[20] than renters. From a sample of ten, the average monthly income was $611, ranging from $180 to a maximum of about $1000. Comparing incomes of landlords and renters, and defining an arbitrary line at $ 600, one can distinguish two groups. Clearly homogeneous, the group above this limit are better off landlords with incomes such as Sr. Vallejos' or Sr. Miño's that double or triple those of some tenants. Landlords in this bracket, have better living standard, and quite often have better housing than tenants. Below $ 600, landlords and tenants intermingle in the lower strata. Still, being owners, landlords enjoy a slightly better housing standard than tenants, at least in what refers to finishing and area per person. However, considering that

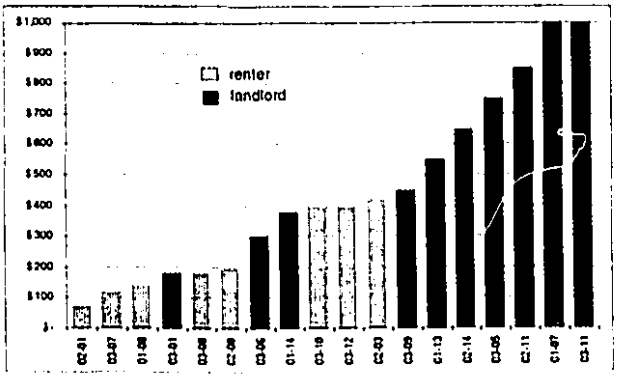

Figure 6-2 : Incomes of landlords and renters compared

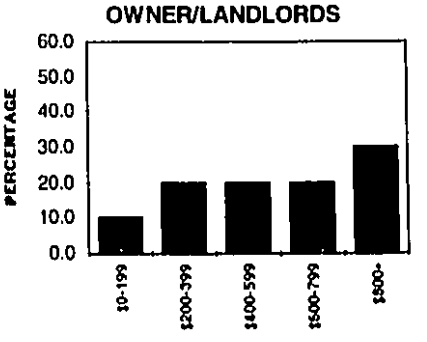

Figure 6-3 : Owner-landlords: incomes

[20] Incomes are an estimation for the purpose of analysis. They were assessed during interviews and surveys according to indicators such as: overall quality of housing, rents, and presence of items such as TV set, radio, car, bicycle, etc.

most landlords share facilities with tenants and have higher expenses, living conditions of landlord and tenants are fairly similar. Moreover, some landlords have even less income than tenants. For example Sr. Sánchez has an income at least similar to that of a potential tenant for his back apartment. In this income segment, there is certainly no wide gap between landlord and tenant.

6.1.3 Land acquisition

Owner-landlords acquire land in three forms: *mejoras*[21], invasion of vacant land, and informal subdivisions. Although majority of them got their plots through a *mejora*, all three forms of acquisition were balanced. Out of ten cases, four were through a *mejora*, three through informal subdivisions, and three through occupation of vacant land. In only four cases owner-landlords have obtained, or are in the way of obtaining the title of their property.

LAND ACQUISITION				
Form of acquisition	**La Isla**	**Villa Itatí**	**Villa Ercilia**	**total**
occupation		1	2	3
informal subdivision	1		2	3
mejora	2	2	1	5
no data		1		1
total	3	4	5	12

Table 6-1 : Owner-landlords: land acquisition

6.1.4 The tools of the trade

Landlords rarely sign contracts with tenants. However they have different methods to scan the suitability of their tenants. Some ask for the DNI (identification card); others observe the behavior during the first month of tenancy. Most prefer to seal deals by just shaking hands. Afraid of being detected by municipal officials, most landlords find tenants just by word of mouth. It is natural, considering that all except two of the landlords interviewed do not pay taxes regularly. Others, less timorous, prefer to advertise their rentals by means of hand drawn signs located strategically on the facade. Only a few, when occupancy is low, advertise in newspapers, or employ bus station agents.

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[21]Plot with an unfinished structure (see 7.1.2)

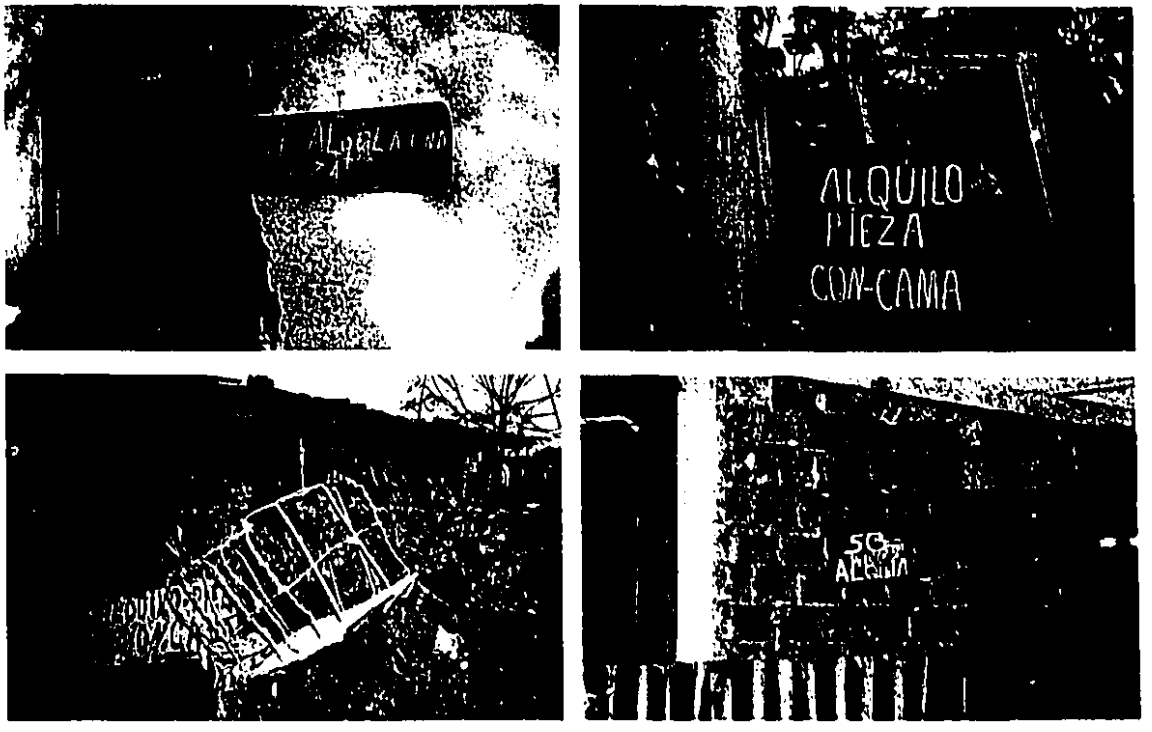


Figure 6-4 : Hand drawn signs, the most common form of advertising

6.1.5 Main perceived problem

Asked about their main problems, owner-landlords had three main concerns. Lack of jobs, burglars, and the difficulty to find renters, were the most frequent responses with 30 percent. The nature of their responses denoted the condition of owners, and a better situation than other tenancy groups. Other responses included: lack of space 20 %, and referred to the neighborhood, drainage 20 percent, and lack of street lighting 10 percent.

MAIN PROBLEM	%
Lack of job	30
Difficulty finding renters	30
Burglars	30
Lack of space	20
Drainage	20
Lack of street lighting	10

Table 6-2 : Main perceived problems

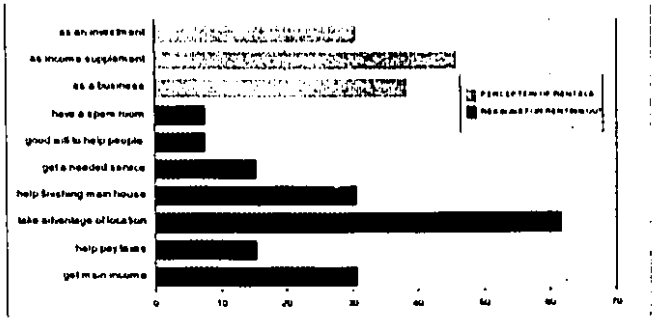


Figure 6-5 : Perception of rentals and reasons to let out

6.1.6 Reasons for letting out

Owner-landlords perceive their rentals in very different ways. From the sample in three neighborhoods, it came out that 46.15 percent of landlords consider renting as a "way to make a living," 38.46 percent consider it a business, and for 30.77 percent it represents an investment. Asked about the reasons for renting 61.54 percent mentioned a good location as the most decisive factor for renting. A significant 30.77 percent said rentals help them in finishing the main house; and 15.38 percent said it helps them in paying taxes.

6.1.7 Case histories

Two types of owner-landlords predominate in informal settlements in Resistencia. Those building rental rooms as a way to secure a basic subsistence, and those building rental rooms or apartments as an investment to make profits. The former consider renting as a form of supplementing and stabilizing very low incomes; the latter have a clear objective

Case 03-11: Sr. Villalba, the owner-landlord of a rooming house in Villa Ercilia lives in a house that shows its owners enjoy a higher living standard than their neighbors. The Villalbas who have two children aged 16 and 14, acquired their plot with a small *mejora* in 1974. In 1979 they built a 4.5 by 4 room in the front to open a lotto agency. Then, as their income rose, they started building the main house in the back of the plot. In 1987 they decided to invest in rental rooms. After continued effort and careful planning, they opened their rooming house consisting of 18 rooms with shared bathrooms in 1993. "My business is totally legal," says Sr. Villalba showing his municipal receipt. The rooms are located on top of the main house and on both sides of the central corridor. They are of reasonably good quality, however they are far from complying municipal regulations related to natural light and ventilation. Rooms are furnished with a bed, a cupboard, a small table and a small electric fan. Bathrooms have hot shower, a feature quite rare in similar rentals in the neighborhood. There is a common dinning-room, with a furnace stove for tenants. "Now, 12 rooms are occupied" says Sr. Villalba. He selects renters carefully; his method is simple but effective: "I observe their behavior during the first month." Although contracts are verbal, Sr. Villaba give his tenants a receipt for the month. "Security is no problem," he said, "among my renters are policemen who contribute to give security to the place." Some rentals extend for a year or two, but most of them are only for two or three months. Sr. Villalba is reluctant to tell how much is the rental rate for his rooms; finally, he concedes, prices range between $ 90 and $ 100.

in mind and concentrate all their efforts and savings in achieving their goal.

Unlike the large 'professional' type that plan their business in advance, small scale landlords tend to let out unused space forced by extreme need. For example, Sr. Sánchez, a household in Villa Araza, was trying to overcome an almost desperate economic situation by whatever means he had at hand.

> Case 03-01: The front of the house has an ad offering "back apartment for rent." Sr. Sánchez, the owner, is a house painter presently unemployed. "When I came to the neighborhood, 22 years ago, there was nothing here; the place was so low that we had to fill it with earth and garbage," he recalls. Six people live in the house: Sr. Sánchez, two daughters, two sons and a grand daughter from his older daughter. "I'm offering the apartment because it's empty since my daughter and her husband moved to a new house" says Sr. Sánchez who sells recycled devices, also advertised in the front of the house. He explains, "the situation is so hard that I'm trying to rent to get some money for food. I ask 100 pesos per month for a room with kitchen and bathroom." Built in a narrow plot, both the main house and the apartment have brick-walls and corrugated iron sheet roof. Sr. Sánchez built them by himself: "Little by little, I started building the main house. As there was no place to buy cement or bricks, I had to bring them from the center on my bicycle. For the apartment, my son-in-law helped me a little, but most of the work I did it myself." Although he does not have the legal title, Sr. Sánchez is eager to become a 'real' owner: "six years I paid to the municipality for the land." Sr. Sánchez likes the neighborhood: "nowhere else we could find a more convenient place," he said.

In most cases Small rentals are a way of getting extra income to supplement tight budgets. For some households, such as family Sánchez, they represent the one and only hope of getting a more or less steady income. For others, such as family Maldonado, a rental is a way of getting needed services without having to pay in cash for them.

Case 01-13: Family Maldonado have a brick dwelling on the waterfront of *barrio* La Isla. In 1975 after buying a mud *mejora* existing in this place, they started building their permanent house. They have two daughters with mental disabilities who require much care and attention; the younger (3), has Dawn syndrome and the older (16), has maturity retardation. As her husband works all day as a policeman, Sra Maldonado is in charged of house keeping and takes care of the girls. To help her with her daily chores, they hired a young woman, Rita (16) who at the moment of the interview was playing with the children in the *patio*. Instead of paying her in cash, they give her food and free accommodation. For Rita, this is just a temporary solution, but at least it gives her a shelter, and the possibility to complete school. For the family, is the only chance of getting the help they need, without spending their limited resources. The house that has plastered brick walls, iron sheet roof and brick floors, shows signs of several additions overtime. At the back fragments of the original *mejora* are still visible. As Sr. Maldonado had neither the skills nor the time to build the house, they had to hire some bricklayers among neighbors and relatives; "we helped them buying, and carrying building materials. As we were 'on the penny' we bought cement and sand wherever we had credit facilities. Bricks, we bought from the local brick makers in the island" he said. If they were to sell the house they would not ask less than $ 5,000. But for now, they do not think of selling, they are happy with the *barrio* and perceive it has improved lately.

Landlords perceive their rentals in very different ways. Sr. Rafael Sánchez, a landlord in Villa Ercilia, sees his rental rooms as "a charitable way to provide poor people a place to live, and help diminish the rate of delinquency in the neighborhood." Instead, Sr. Smith

Figure 6-6 : Sr. Smith, a landlord in Villa Ercilia, sees his rentals as the pension he does not get from the government

Figure 6-7 : Sr. Ruiz Díaz, a landlord in Villa Itatí, has finished his house thanks to the extra income he gets from rents

Case 03-06: The sign drawn with chalk near the entrance advertises "rooms to let furnished." The house looks as one of the poorest of the block. The man is about 70 or 75 years old. Before we can ask any question, he warns: "I don't pay any taxes or whatsoever. I'm retired; I 've never paid anything to live here, and I will never pay; I only pay water and electricity, did you know that?" When Don Smith, the owner-landlord, arrived in 1955, this place was still rural. "There was nothing here, no water, nothing, only farms. I had to build a pool over there, for the people to drink" he says pointing out a spot at the corner. "The little river, the Araza, was still functioning. Now they have filled it up. There were no streets. People carved the land with plow and mules making a little trench, and those were the streets." Don Smith had several occupations in his life: "I worked for ten years at Herrera library. I also worked at the municipality. Once, I tried to study law, but I couldn't stand it because I can't lie. I prefer being a poet than being a crow." The main house is a detached two-story building with unfinished brick walls, concrete slab and corrugated iron sheet roof. On ground floor lives Don Smith, on the first floor there are two rooms with shared bathroom for rent. Born in Buenos Aires Sr. Smith came with his parents in 1927. In 1947 when he came to Resistencia from Campo Largo (interior of the province), his first lodging was a *rancho* in Villa Itatí. "I had a grocery" he remembers. In 1955 he came to this area and settled in a *rancho* nearby. Two years later he started building his act al house. He decided to build rooms to rent when he realized he was aging and had no coverage: "I was getting older, and I said, someday I will need something to make a living. As I don't want to be maintained I thought, why not small rooms to let? After all, the government could never provide housing for all." Don Smith built his house and the rental rooms all by himself. "I'm also a constructor" he says. "I make everything. Do you know how to make a right angle? The right angle is the most important thing in the house." He has seven rooms to let; two are on top of the main house; the rest are organized around an earth patio. Some are very precarious: mud walls, earth floors and iron sheet roof are the most common building materials. Renters share two roof-less pit latrines, one near the main house, and one at the back of the plot. "Now only four rooms are occupied. Some renters come from the bus station; I have friends there that tell the families about my rooms. They say: go and see the *viejo* he will give you a cheap bed and a mate." Sr. Smith asks "only $ 4 or $ 5 for two days." For rooms on a monthly basis he asks $ 70 including water and electricity. Renters share the only water tap in the house with the landlord. They usually don't stay long. Don Smith only makes verbal contracts. "I don't have problems with people," he said. At the gate of his house, he improvises another poem for us.

considers his rental rooms the 'pension' he does not get from the government.

Some landlords, have succeeded in raising their living standard through their rentals. Yet, their business is far from being a large scale speculative operation.

Case 02-11: Sr. Ruiz Díaz is a landlord in Villa Itatí. Born in Cacui, a small town near Resistencia, he came to Villa Itatí in 1960. "When we came to the *barrio* there was nothing here." His description agrees with many other old settlers: "The place was a jungle of houses and footpaths. Before the allotment, I used to live at the corner; then, they gave me this plot." He recalls: "Water and electricity, came to the *barrio* about 1970. At the begging, the installation was precarious. Later, we did the proper connections." First, he built a small room with cardboard sheet roof in the front of the plot; he used the backyard to grow vegetables and chickens. Later, he used this space to build the main house and the rentals. Sr. Ruiz Díaz claims he was "the first person in the neighborhood to build a house of *material* (built of permanent materials). The ground floor has four rental units; upstairs there are two units for the family. In the main one live Sr. Ruiz Díaz and his wife; in the other lives their only son, his wife and three small children (three, five, and seven). Sr. Ruiz Díaz is a bricklayer. "I built everything, little by little; the columns, the walls; everything by myself." Occasionally he hired some workers. Some times his son helped him. He built the apartments with renting in mind and rents helped him to continue building. "When I have all the people, I have four renters." Now that he has more time, he concentrates in the details. "The house doesn't have a single crack; it still needs many finishes, but little by little I go on completing the details." Sr. Ruiz Díaz also does the sanitary installations and electrical wiring. He bought most building materials from the shops located on Chaco Av., less than two blocks away. He never used recycled materials; "only new things," he said. He still works as bricklayer when he gets jobs from time to time. Sr. Ruiz Díaz carefully selects his renters. "I prefer renters with a regular employment, with not too many children and that, above all, are quiet. But sometimes it takes time to rent the apartments, for example now, it is very hard to find renters." Rents, between $190 and $180, are a substantial part of his income. "They help me to pay taxes; you know, I want to get the title of the plot, so I must be on time with the taxes," he said. Rentals not only allowed him to pay expenses, they also financed the finishing of the main house. "I started little by little. With the rents, I 've always tried to buy building materials." At the beginning he used to make contracts on paper, but now he prefers to do it verbally. He has never had problems with renters, "all good people," he said. Sr. Ruiz Díaz likes the neighborhood and is very proud of his house.

6.2 Owner-sharers

Another type of providers of non-ownership alternatives are owner-sharers. There were ten cases of owners providing shared accommodation to relatives or kin. Three of them were in La Isla, four in Villa Itatí, and three in Villa Ercilia. On average, they have been for lesser time in their present house (20 years), and have a smaller household size than landlords (3.5 persons). Despite having a similar occupancy rate, 1.88 persons per room, they have less space per person than landlords, 7.56 m2.

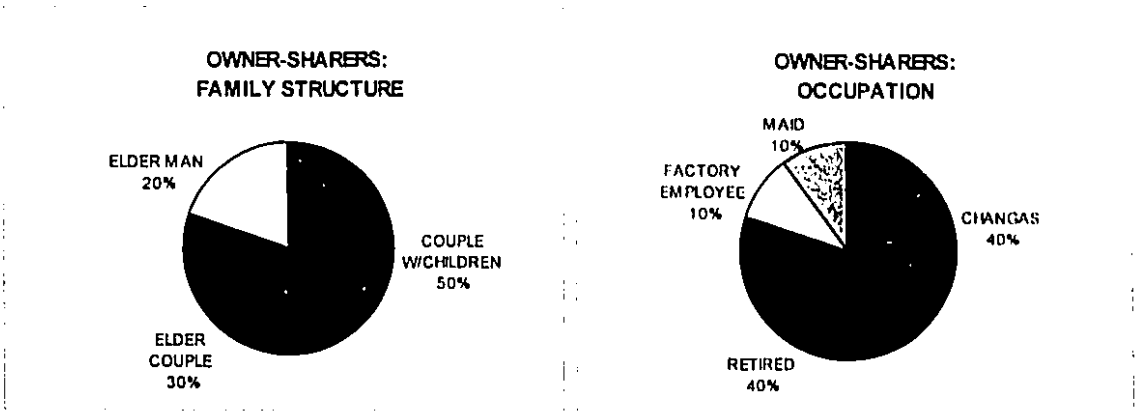


Figure 6-8 : Owner-sharers: family structure and occupation

6.2.1 Type of household

Most owner-sharers are at middle or late stage in their life cycle. Fifty percent are middle aged couples with children; 30 percent are elderly couples; and 20 percent elderly single persons. Unlike owner-landlords, they have irregular low-paid jobs, similar to those of sharers and renters. Forty percent do *changas* from time to time, and 40 percent are retired persons. Other occupations include, factory employees (10%), and maids (10%).

6.2.2 Income

Not having the benefits of a more or less regular rental revenue, owner-sharers have considerably lower incomes than owner-landlords. They earn on average $ 264.00, ranging from a minimum of $ 50.00 to a maximum of $ 650.00. Their incomes seem closer to sharers and renters', than to owner landlords. '

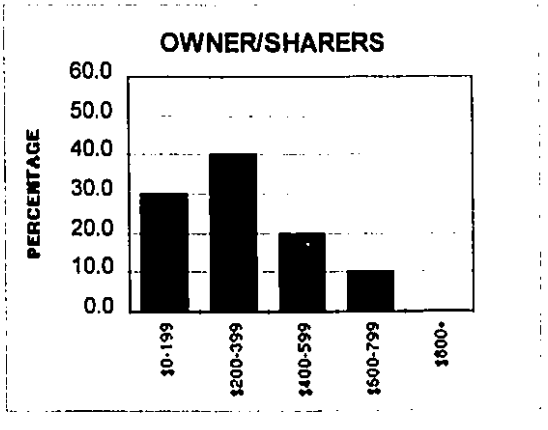


Figure 6-9 : Owner-sharers: income

6.2.3 Land acquisition

Likewise owner-landlords, most owner-sharers acquired their plots through *mejoras*. Out of ten cases, five owner-sharers bought a *mejora*, four invaded vacant land, and one purchased a lot in an informal subdivision. In most cases they have lived in their plots for over 20 years, but only three out of ten had gotten the legal title by the time of the interview.

6.2.4 Main perceived problem

For most owner sharers, the main problem in daily life is to make ends meet. Almost two thirds of them pointed out their income was very low. Some mentioned problems related to their dwellings; twenty percent complained about lack of space, and 10 percent stated fear of eviction. Others indicated neighborhood deficiencies: lack of adequate drainage, (20%), and lack of water supply, (10%).

MAIN PROBLEM	%
Low income	60
Lack of space	20
Drainage	20
Lack of money to continue building	10
Lack of water	10
Fear of eviction	10

Figure 6-10 : Owner-sharers: main perceived problem

6.2.5 Case histories

For most households, sharing is a way of helping their relatives. In some cases, such as in plot sharing, sharing may result even in ownership for the families involved. In the majority of cases in the sample, however, it was just a way of alleviating the suffering of extreme poverty. The following case histories illustrate the nature of owner-sharers in the *barrios* of Resistencia.

Case 03-02. The Gonzalez occupy a plot in Villa Ercilia without any form of permission. Sr. Gonzalez recounts: "we came to the *barrio* more than 30 years ago. The first thing we did was start filling the river all around." In total 15 persons inhabit the compound of precarious detached units: in a precarious shack made of recycled iron sheets and wood, Sr. Eraclio, his wife and four small children; in a mud and straw *rancho*, his older daughter, his husband and five small children (one to five), and in another iron sheet shack, another daughter with two children. Sr. Eraclio is unemployed. He does not have any sort of income. Although he is 58 he seems 20 years older. "I have had two surgical interventions due to a kidney disease," said Sr. Gonzalez who also does not have any health coverage. His daughter is trying to get the legal title of the plot. She had started building her "solid" house, but she has run out of money. The new house is for the moment, a 1.2 m high brick shell built around the mud *rancho*. Eventually it will become the 'material house' of Sr. Gonzalez's daughter. The three family groups share meals as a way to diminish their expenses. They do not have electricity, "light has been cut because we didn't pay." They bring water from a house across the street to a stand pipe located on the corner of the plot.

Case 03-03. The Ramirez occupy a plot in Villa Ercilia since 1966. "There was nothing here; just the 'lagoons' which neighbors filled up to build their houses," says Sra. Ramirez. (What she calls 'lagoons,' is nothing but the Araza stream, one of the scarce drainage reservoirs of the city). Initially they bought a *mejora*, "a small mud *rancho*," as the core of their house. Albeit a span of more than 20 years, they do not have the legal title of the plot, but Sra Ramirez says, "we still have hope that soon the municipality will give us the land." She works as cleaning maid three days a week. Her husband is unemployed. In total nine persons inhabit the place. Sr. and Sra Ramirez, and two of their sons sleep in the front room. Their older daughter, her husband and three children, sleep in a detached brick room. The two households share the dinning-room which they use also to cook. Sr. Ramirez built the house by himself. To build the detached room he had the aid of his son in law. Although made of bricks, the house is very precarious, and does not have signs of recent improvements. Floors are of earth, and roofs are of corrugated iron sheets. They have electricity, but no water connection. They obtain water through a water tap shared with three neighbors at the back of the plot. Sra. Ramirez likes the neighborhood. Although they have had the opportunity to move to another place, they decided to stay. The main problem she perceives in their housing situation is the lack of proper water connection.

6.3 The relation owner-tenant

Several factors influence the relation owner-tenant. The first and most obvious, is the type of arrangement between them. While owner-sharers share with previously known persons, relatives, or friends, owner-landlords not necessarily let out just to people they know. Most landlords seem to make a tradeoff at the time of selecting renters. On one

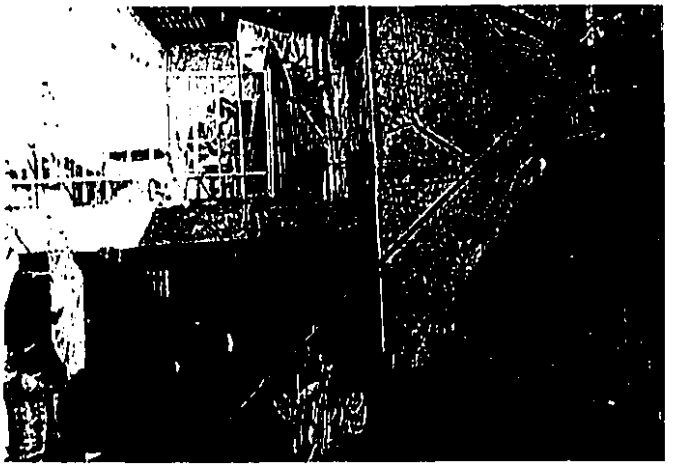


Figure 6-11 : The relation landlord-tenant is greatly influenced by close proximity

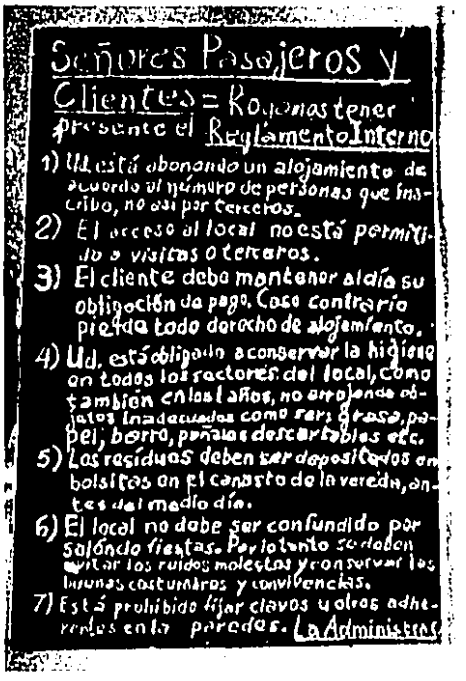


Figure 6-12 : Board of rules and regulations in a rooming house

hand they prefer people they know because it gives them a sense of security; but at the same time they like unknown tenants because it allows them to have a more impersonal relation.

Another determinant element in the relationship is if the owner lives in the same place or not. Eight out of ten landlords live in the premises and share spaces or services with renters. Consequently, in most cases they have a daily contact. But his does not necessarily mean that they have a good relationship. On the contrary, conflicts seem more likely to arise if landlords live in the premises than if they live somewhere else. In the interviews, both landlords and renters expressed their relation was good, however, some evidence suggests this was not always the case. For example, some renters mentioned problems with previous landlords that obliged them to move. The average length of tenancy, only six months, also suggests that a bad relation with the landlord may be one the reason for moving in some cases.

A third element affecting the relation owner-tenant, is the socio-cultural background of both parties. If landlords and tenants have a similar background, the relation between them seems more benign. When landlords have previously been tenants they seem to be

more contemplative. As a woman landlord put it, "I 've been in their situation. If the they can't pay, I still let them stay. I have one owing me five months."

6.4 Housing production

As it is almost the rule in informal environments, owners directly participate in the building of their housing. Some with building skills build their houses by themselves. Others hire bricklayers or small contractors for the most demanding tasks, and reserve for themselves supervision and minor chores. Landlord-owners build main houses and rentals in different ways. To build main houses, 37.5 percent of landlords did the work themselves hiring occasional hand labor, whereas for rentals 60 percent of them hired bricklayers or small contractors for most of the construction. This phenomenon may have two explanations. Many owners building rentals are aging persons, thus they can not participate in construction as they did when building the main house; or perhaps being rentals at a later stage in their life cycle, they are in a better situation to hire workers.

The process of building rather than unidirectional and well phased, is erratic and random. For example, there is no clear cut definition between building activities and room letting. For tenants this situation causes many inconveniences, but for landlords it is the only way to continue building. As soon as the first room is available, the new landlord rents it out to recover the heavy investment that any form of construction signifies for them.

HOW WERE BUILT?	M. HOUSE	RENTAL
Hired bricklayers but supervised cons.	2	6
Hired bricklayers + self building	3	2
Help from relatives and kin + self building	2	1
Self building	1	1
No data	4	2
Total	12	12

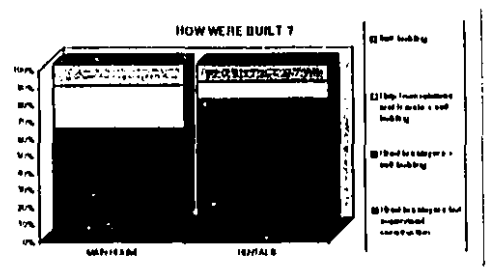


Figure 6-13 : Building of houses and rental rooms

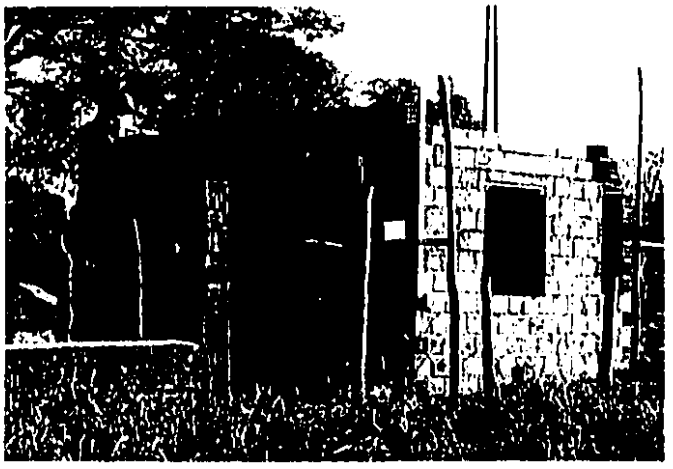


Figure 6-14 : Some landlords build their houses themselves, or hire occasional bricklayers

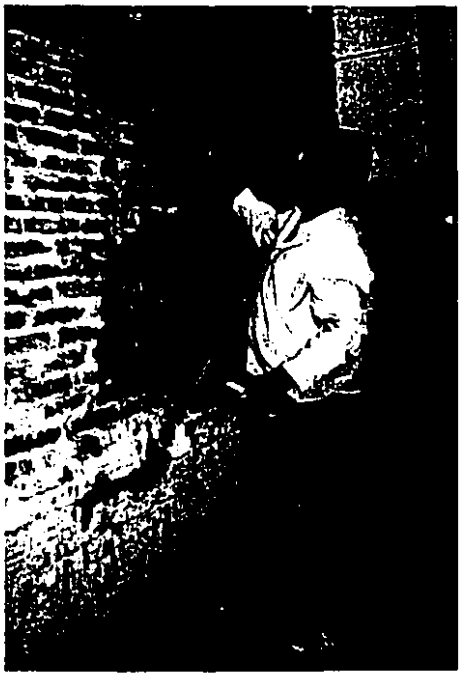


Figure 6-15 : Others, employ small contractors

Owner-landlords who got their plot by occupating vacant land, built initially a precarious shack as the starting point of their housing development. At this early stage, they usually do not employ other hand labor than that of their partners or kids, and have to overcome numerous difficulties in getting building materials.

Sra. Agusto recalls "at the beginning we made a precarious *rancho*. My husband was the builder, and I helped him carrying building materials. We were so poor that we didn't have money even to buy wooden poles. I collected timber waste from municipal building sites. For the roof we used *cortaderas*. But as there was not enough here, I had to bring them all the way long from Vilelas." After the initial *rancho* stage, they started building the permanent structure. One of the most mentioned problems was the difficulty to get building materials in the area. In Villa Ercilia/Araza, Sr. Sánchez recounts, "there was nothing here, I had to bring the cement and everything from the center, now there are many stores around here, but then there was none."

Most owner-landlords are essentially self-builders. Almost all of them have at least some knowledge of building techniques: Sr. Ruiz Díaz, Sr. Sánchez, and Sr. Smith claim to be contractors, on top of other occupations. Sr. Smith is a bricklayer; Sr. Sánchez is a painter; Sr. Ruiz Díaz is a bricklayer and has knowledge of plumbing and electricity. Most landlords acquired their craft in the process of self-building. Invariably, they are

BASIC INDICATORS	OWNER-LANDLORDS	OWNER-SHARERS
Average length of tenancy (years)	26.6	20.8
Average number of persons per household (#)	4.8	3.5
Average number of persons per room (#)	1.36	1.88
Average m2 per household (m2)	20.17	7.56
SOCIAL ASPECTS		
Age of household head (years)	51	49
Households < 30 (%)	0	20
Households with children under 10 (%)	30	30
Average number of children	2	1
ECONOMIC ASPECTS		
Average income ($)	611.00	264.00
Average rent charged ($)	93.00	0.00

Table 6-3 : Characteristics of owner-landlords and owners-sharers

proud of what they have achieved: "my house doesn't have a single crack," says Sr. Ruiz Díaz; "Do you know how to make a right angle?... Most engineers don't know how to make a right angle; the most important thing in the house," concludes Sr. Smith.

6.5 Summary

The findings of the study suggest a wide range of suppliers of non-ownership alternatives. Some owner-landlords are relatively wealthy; though, comprising mainly mid scale rentals, their practice is far from a large scale commercial operation. Others are just as poor as their tenants and rely on their rentals for a minimum subsistence. The case histories suggest two types of landlords: entrepreneurs who consider rentals an investment, and small landlords who consider rentals a way of securing a basic subsistence. While the former have higher incomes than tenants and enjoy a better living standard, the latter have a socioeconomic background similar to their renters'. Sometimes, room letting provides more than a basic subsistence. For some landlords, rentals represent a way of financing the completion of the main house, for others they provide a mean to pay taxes and fees to get property rights. Not having the benefits of rents, owner-sharers tend to have lower incomes than landlords. Although recognizing letting out would provide them an extra income, they prefer to share on grounds of kinship. Most owners acquire their plots buying a *mejora* or simply invading public land. Both owner-landlords and owner-sharers are usually involved in the building of their homes. To build the main houses they have the aid of relatives and friends. To build the rentals they tend to employ hired bricklayers and small contractors.

7. TRADEOFFS AT THE LOWER END

So far this thesis has discussed demand and supply of rental and shared housing, analyzing interactions within them. But these sub-markets operate in a broader context including other sub-markets at the lower end and the overall housing market in the city. It would be wrong to end this study without looking at the wider context in which rental and shared housing operates. Focusing on the bottom portion of the market, this chapter has two main parts. The first drafts the main sub-markets at the lower end, discussing the supply of land , and the role of the *mejora* sub-market as ownership alternative. The second analyzes the dynamics of household mobility identifying patterns for each tenure category.

7.1 The lower end sub-markets

Diverse and with fuzzy boundaries, the study in Resistencia unveils that sub-markets at the lower end are less homogeneous than what literature suggests. At the beginning this research assumed that they would be somewhat easy to identify. As the study progressed, however, sub-markets proved heterogeneous and with unclear boundaries. Overlapping among them was more the rule than the exception.

Concerning ownership orientation, sub-markets fall in two broad categories: one, ownership-oriented options such as informal subdivisions and land invasions, and two, non ownership-oriented options such as informal rentals and shared housing. The field study revealed four major sub-markets operating in informal settlements in Resistencia: shared housing, rental housing, *mejoras*, and land invasions. The first two have been extensively discussed in previous chapters; the last two, although ownership oriented, deserve a closer look considering the decisive influence they exert on rental and shared options.

7.1.1 Access to land and tenure

The crucial role of land in self-help housing is widely acknowledged. The availability of land in proximity of employment opportunities is, certainly, a factor contributing to the development of informal settlements. This has been the case in Resistencia, where a great

part of the development of the city has taken place through informal settlements, in a process that transformed former public rural land into popular developments. This option has been the most common way of gaining access to ownership for poor families. Subliminally allowed by politicians and government officials, this mechanism still constitutes the main form of land acquisition for the poor in Resistencia.

There are signs, however, that indicate this situation may be changing. First, the city has extended its boundaries beyond its capacity to provide reasonable urban services. This means that new self-help settlements will inevitably be in the far periphery, with increased transportation costs and without basic services for several years to come. A second factor is undoubtedly the belt of defenses against flood that once finished will change the status of 'flood prone' or low-laying lands within the defended boundaries. Finally, there are signs indicating a change in attitude in the political set-up. Most politicians, within a process of increased democratic control, seem to find it increasingly difficult to support invasions and illegal occupations. All this evidence points out that land access for the poor has started to be restricted somehow in Resistencia. The main consequence has been the formation of informal land markets like, the *mejora* sub-market.

7.1.2 The *mejora* sub-market: ownership option?

In its most basic form, a *mejora* is a *rancho*, a precarious one-room dwelling with mud walls, straw or recycled corrugated iron sheet roof, and the boundaries of the plot more or less defined. The most preferred variation is a *mejora* in which the initial shack has been replaced by at least one permanent room. *Mejoras* found in *barrio* La Isla generally consisted of a one or two-room house with brick walls and iron sheet roof. Prices ranged between $1500 and $3000. Some more precarious shacks in the outskirts of the city were selling for as low as $ 30.

For some households, a *mejora* is the option closest to the dream of home ownership. People who do not qualify for a house from the government and have the will of building their house prefer to buy a *mejora* rather than settling in vacant land and start building from scratch. At least, a *mejora* has overcome the difficult initial stages of informal

housing. The *mejora* sub-market is the option for those who wish to become home owners and do not have the means to access the formal market.

Most families buying a *mejora* acquire tenure rights over a house or a piece of land[22]; nevertheless, they seldom achieve legal tenure (title of the plot). Twenty-one percent of the households interviewed in Villa Ercilia got their homes as a *mejora*. In *barrio* la Isla, the percentage rose to thirty-six percent, and to almost half of the interviewees (43%) in Villa Itatí. Despite spans of more than 20 years, only 14.3 % have managed to acquire the legal title of the plot.

A high turn over in neighborhoods such as La Isla is clear evidence of the relative dynamism of this sub-market. Signs of commercialization, in the form of 'for sale' ads, are easy to find all over the *barrio*.

In the transaction, there is no contract other than the word of buyer and seller. It is this informal character what makes the *mejora* sub-market one of the most active of those addressed in this study.

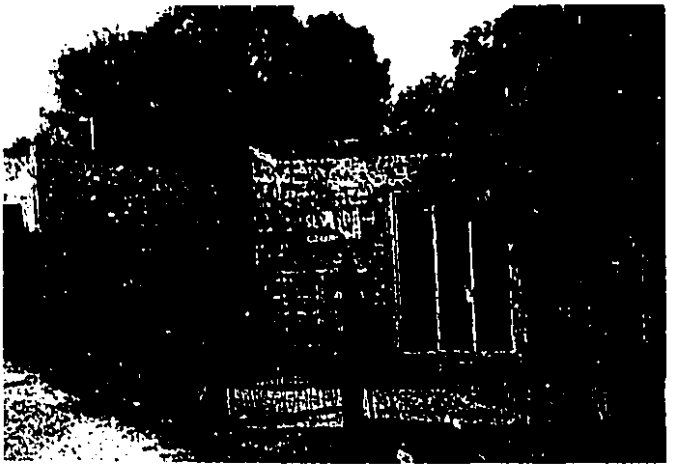


Figure 7-1 : Brick *mejoras* like this sell for $ 3,000, clearly out of the reach of many poor households

Figure 7-2 : Precarious *mejoras* in isolated locations sell for as low as $ 30. Costs in this case are hidden: increased transportation expenditures, lack of a social network, diminished job opportunities, etc.

[22]The term *mejora* refers to both the lot, and the house or unfinished structure.

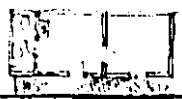
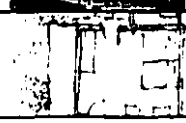
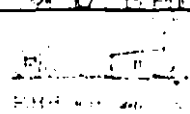
Rentals		*Area*	*Price*	*Location*
• Room in a rooming house with shared latrine		8.90	$70 (month)	Villa Ercilia
• Room in a rooming house with shared bathroom		9.60	$80 (month)	Villa Itatí
• Back apartment in a house		24.80	$100 (month)	Villa Ercilia
• Apartment in a rooming house		45.88	$180 (month)	Villa Itatí
• Bed in a house in exchange for work		4.50	$0	La Isla
• House given to a *cuidador*		44.64	$0	Villa Itatí
Shared housing		*Area*	*Price*	
• Back apartment		41.80	$0	Villa Itatí
• Room in a house		9.20	$0	La Isla
• Plot sharing		16.56	$0	Villa Ercilia
Mejoras		*Area*	*Price*	
• Mud and cardboard *mejora*		8.50	$ 30	Out of area[23]
• Brick *mejora* 2 rooms		33.61	$ 1800	La Isla
• Brick *mejora* 3 rooms		63.88	$ 3000	Villa Ercilia

Table 7-1 : The range of options

[23]This option is located outside the three neighborhoods studied, in an extremely fringe location.

Table 7-1 summarizes the range of choices available for poor households as found in the field study. Picking selected examples it gives a quick idea of the rental, shared and *mejora* sub-markets.

In terms of costs, shared options are logically the cheapest. Rental options with rents for rooms in the order $ 90 per month, are not cheap for the meager budget of poor households. At first sight, *mejoras* seems to provide the most affordable option, with a precarious house selling for a fraction of the cost of a month rent. But then, why do some households such as single mothers (page 39) prefer to rent than to have their own *mejora* in the periphery. The answer is not easy, but clearly, the direct cost of housing is just one of the aspects weighed in the process of choosing accommodation. Other factors such as, location, sense of security, costs of transportation, social networks, presence of job sources, and so forth, intervene in the decisions.

7.2 Household mobility

Several authors have visualized the move among tenure forms as a linear, step by step path in which households jump from one form of tenure to another as their income rise and as they life cycle evolves. Turner (1968, 358) for example, in his upwardly mobile consolidator model, distinguishes three transitional phases relating income and tenure. Similarly, Edwards (1982, 133) considers tenure a positive function of income in which each tenancy form corresponds to a different income bracket. This line of thinking assumes that poorer households choose rental options, and as they improve their incomes they move upward towards ownership.

Most evidence gathered in this study suggest, however, that although true in some cases, tenure and income not always have a direct relationship as suggested in the upwardly mobile model. To what extent is the household income and indication of the preferred or possible tenure option, or in other words, does an increased income mean a change of form of tenure? The following analysis examines the relationship between income and tenure among households in the sample.

7.2.1 Income and tenure: a relationship not always positive

A comparison of average incomes for all forms of tenure produces a staircase-like graph in which to each step representing an income level correspond a form of tenure. But this picture, although correct, conceals the real situation at the lower end of the market. As Figure 7-3 shows, individual incomes in each tenure group present great amplitude between extremes. Households with similar incomes have different forms of tenure, and households with the same form of tenure have extremely different incomes. For instance, the gap between the higher and lower ends of owner-landlords is more than $ 800, ranging from $ 180 to $ 1000. This makes clear the diversity within each tenure group and unveils the danger of any generalization.

On the other hand, it is also observable a range of income in which one can find all forms of tenure. Between $ 200 and $ 400, there were six owners, three owner-landlords, five owner-sharers, six sharers, and four tenants. This may suggest that, to a certain extent, households at the lower end have the alternative to choose among different forms of tenure.

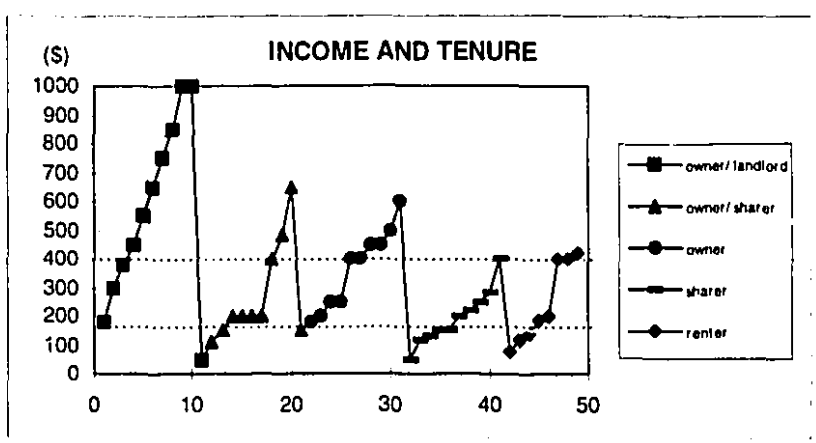


Figure 7-3 : Income by tenure group

Although in terms of incomes, at least in theory, all options are possible, other factors affecting households' decisions must be considered. Income certainly influences the type of tenure, but rather than income, it seems the capacity to generate a surplus what makes the transition towards ownership viable. This explains how owner-landlords or owner-sharers with extremely meager incomes have managed to become home owners. Other

factors such as stage in life cycle, household constitution, or the socio-cultural background also play a determinant role in the resulting tenure form.

7.2.2 Tenure cycles

What are the chances that a renter turns into landlord, or that a sharer turns into owner-sharer or landlord? Not many taking into account their incomes. However, half of the landlords interviewed have passed through all forms of tenure before. This may indicate that for some households the upward mobility model as suggested by Turner is still valid. The cycle can be summarized as follows:

Migrants from the interior of the province, or newly formed households rent a small room preferably in vicinity of working opportunities. After a few years of meager savings, they decide to squat in public land or buy a plot in an informal subdivision. Either they start from scratch building a room or they acquire a *mejora* that comes with the plot. As money becomes available and the neighborhood becomes organized, they get water and electricity. So far the transition towards ownership, but what is what makes the new settled household turn into a landlord. Lack of tenure is not an obstacle. If location and demand make rental housing feasible, eventually, the potential landlord will start building his first rental room. Often, room letting precedes the finishing of the main house.

As it came out of interviews with owners who were building or consolidating their houses, letting out seems to be inherent to the ownership process, rather than induced by external influences. Self-builders, or should one say self-managers, tend to think of renting as a natural consequence of their "state of ownership." This suggests a strong link between owner involvement in construction and the likelihood of rentals.

Moreover, the possibility of renting out is an inherent part of the idea ownership, and as it was mentioned in the interviews, it is one of the aspects that make it attractive. For the majority of households, ownership is overwhelmingly the most desired option. Very few households, however, seem to complete the cycle, at least in a transitional path.

7.2.3 Mobility patterns

Attaining to different income levels and socio-cultural characteristics, each tenure category has different mobility tendencies. Although the case histories recorded in the study were far from exhaustive, they provide some insights of the form poor households move over time.

- Renters (R): In most cases, renters tend to keep the same form of tenure when moving (that is, they move from one rental to another). Some, however, eventually achieve ownership in the self-help periphery resembling Turner's bridgeheader consolidator model. In other cases, the move is towards shared accommodation; for example when close relatives move to town and get a home with some extra space.

- Sharers (SH): Most sharers keep their accommodation for several years. Some, when the relation with the owner deteriorates, move out to rented housing. Others, move directly into ownership; for example when they inherit their parents home or when they buy a *mejora* with the savings of several years. In the case of plot sharing, they may turn to ownership when they achieve legal recognition.

- Owner-landlords (OL): Being a landlord, is the higher step in the tenure ladder. It provides owners a higher status and better incomes. For this reason, owner-landlords tend to remain in their tenure option. Some have achieved this condition passing through all tenure stages. Others have always been owners and turned into landlordship as a business. Rather than moving, they tend to improve and enlarge their houses.

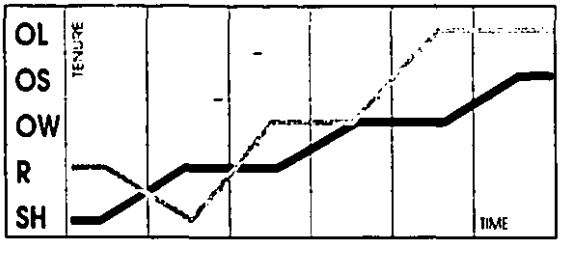


Figure 7-5 : Examples of upward trajectories

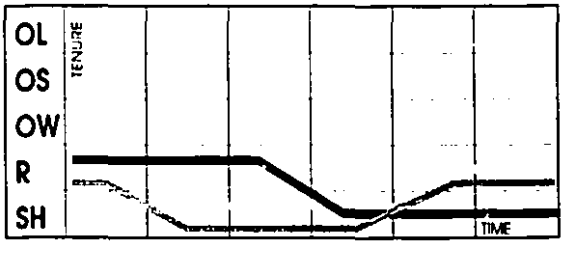


Figure 7-4 : Examples of stagnating trajectories

- Owner-sharers (OS): Owner-sharers very seldom move. Frequently, they turn into landlords once their shared accommodation is freed.

- Owners (OW): Some owners turn into renters or sharers. For instance, when children marry and form new households or when elders decide to move with their sons or daughters. Some owners turn into landlords. Moreover, the possibility of letting out is usually associated with the acquisition of ownership.

7.3 Summary

Presenting the main ownership option: the *mejora* sub-market, and its role in relation to rental and shared alternatives, this chapter has completed the spectrum of options at the lower end of the market. Access to land for the poor has started to be restricted in Resistencia indicating that achieving ownership even in informal settlements is likely to become increasingly difficult. The *mejora* sub-market constitutes the main ownership option for those who cannot access the formal market. Yet, with the most affordable options in distant and isolated locations, a variety of 'hidden costs,' such as more expensive transportation and lack of social networks, turns these alternatives inconvenient for some families.

Households at the lower-end have a range of choices at their disposal, however, very few move among these options. Income is certainly not the only factor influencing their move in the housing market. Other determinants such as stage in life cycle and saving capacity seem to have a preeminent role. Households even in the same income bracket have different mobility tendencies. Some with similar incomes choose different forms of tenure, and vice-versa.

Although the linear transitional step by step model holds true in a few cases such as some landlords, residential mobility for the majority of households does not necessarily mean upward ascension. Furthermore, for some, the jump from rental and shared options to ownership seems increasingly difficult to achieve.

8. CONCLUSION

8.1 Summary of findings

The findings of this research have made clear that informal settlements provide many more options than mere ownership through squatting. The alternatives discussed in this paper constitute extremely fragile sub-markets, providing, in most cases, deficient housing in terms of space and quality, and sometimes involving speculative practices. But in any case, no one could argue they do not diversify the range of housing solutions for the poor. Moreover, contributing to alleviate the demand for ownership housing, they free units in government sponsored projects. Arguments on both demand and supply suggest that if the aim is to improve the living conditions of the poor, rental and shared sub-markets must be carefully considered.

The demand for non-ownership options in informal environments in Resistencia, although in the bottom portion of the income scale, seems fairly varied. Two main types of demand were identified: demand based on need, and demand based on preference. For some households renting or sharing is strictly a matter of need. Households such as single mothers with several kids or elder persons with virtually no income, clearly have no choice. For others, on the contrary, renting or sharing is a voluntary decision. Some households, although having incomes that would allow them to endeavor the chores of ownership, prefer to rent or share as a way to spend less in housing and achieve other priorities in life. Among the factors influencing households' tenure choices, location, affordability, and stage in life cycle seem to play the most important role.

Reasonably varied is also the supply of alternatives. Rentals comprise mostly mid-scale rooming houses with the landlord living in the plot. Although in most cases main houses are of better quality than rentals, living conditions of both renters and landlords are fairly similar. Surprisingly, small rentals seem less frequent than what the research assumed initially. Shared housing presents two main variations: house sharing in which sharing concern a part of the house, and plot-sharing in which sharing refers to a piece of land.

The first variation is closer to rental housing, and frequently derive in a small rental business; the later conversely, seems more biased towards ownership in the long run.

Suppliers of non-ownership alternatives do not conform a single pattern. Some owner-landlords are relatively wealthy with incomes doubling those of tenants. Their practice, however, seems far from a large scale commercial business. Other are just as poor as their tenants and rely on rents for subsistence. Elder persons approaching the end of their work cycle, consider renting as a self provided pension. In most cases, rents are just enough for food and some other expenses, but at least rents provide them with a more or less steady income. Not having the benefits of rents, owner sharers are even more disadvantaged than landlords. With incomes closer to that of renters and sharers than to that of landlords, they resign the possibility of having an extra income on grounds friendship and good will.

8.2 Assessing the role of rental and shared housing

Perhaps the main merit of rental and shared sub-markets is that they diversify the supply of low income housing increasing the range of options available for poor households. Although not constituting per-se ideal housing solutions, they certainly increase the possibility matching households' needs in certain moments of their lives.

Rentals in informal environments seem to perform a variety of roles. One of them is 'social'; for example, when they act as a support for elder landlords out of the social security system. Another role is eminently 'financial.' Rentals provide home owners a surplus that, in some cases, contribute to complete or enlarge their houses. Finally, a third role is merely 'speculative.' For a few better off landlords, rentals in informal settlements constitute a way of securing would-be valuable land, avoiding taxes and obtaining substantial return in their investment. This negative face, however, is more an assumption than a documented fact, since most landlords interviewed were small, or mid-scale operators, residing in the same premises. Despite this unavoidable speculative component inherent to its very nature, the 'social' and 'financial' sides of rental housing make it worth encouraging home owners to produce rental alternatives in informal environments.

The role of shared housing is eminently 'social'. Most shared alternatives cater to households not covered by the official housing policies, for instance newly formed families and elder persons. In some cases its role also turns financial. By diminishing expenditures on housing, shared accommodation can generate savings that eventually will give sharers the chance of becoming homeowners. Often, shared housing is the 'cushion' that prevents poor households from being street-sleepers when the supply of cheap housing is restricted.

Informal non-ownership alternatives are important components of the lower end of the housing market. Enriching the supply of cheap housing with options such as, part of a room, or even a bed, which are not found in formal sub-markets, they contribute to improve the performance of the overall housing market.

8.3 Scope for action

Rental and shared housing are no substitutes of ownership options. As mentioned earlier, they perform a clearly differentiated role in the housing market. But neither rental nor shared housing, of the kind we have discussed in this paper, constitute models of housing solutions for poor households. Under certain conditions they can result the least desirable of the alternatives. The question, then, is what should be done about them?

Comprehensive interventions such as rent controls, or enforcement of restrictive legislation seem to be the less recommendable of the approaches. As proved by widespread evidence in different countries, by restricting the supply of options they create even more burden for poor households. Instead, localized actions such as, direct subsidies for the most unprivileged tenants: single mothers with several children, seems the most advisable approach.

Actions on the supply side of non-ownership alternatives entail greater risks, as they would only result in constraints in the provision of rental and shared options. Although it may be argued that securing tenure is a cause of speculation, it seems advisable to ease the process for allocating tenure rights. As it came out from household's histories, in cases in which tenure rights have been secured, quality of rental facilities tended to be better,

and what is most important, without significant rent increase. The best incentive to encourage the production of rental housing, seems to be keeping direct market intervention to a minimum. The main drawback of this permissive approach is that it can result in an speculative outburst. Yet in this context, rather than restricting the supply of rentals, the best alternative would be to improve the supply of ownership options, targeting the demand for rental and shared housing.

8.4 Methodology

This study has been an exploratory exercise to approach the lesser known sub-markets in Resistencia. Most of the issues it has dealt with are usually nurtured by heavy statistical information. In this case, however, most of the analysis relied on qualitative, rather than quantitative data. Considering the scarcity of resources and the short time available for the field study, the approach proved to be highly effective. Indeed, the qualitative set of data produced a large amount of information exceeding the limited scope of this thesis. The resulting picture may not be that accurate and comprehensive, but this was far the objective of this research.

8.5 Final remarks

There is a tendency either in government or academic circles in Argentina to think about rental housing as a 'non sanctum' business, a calamity frequently associated with prostitution or drug dealing. But far beyond this narrow minded view, this research has found that rental housing in informal settlements has quite a respectable role. Constituting an income generating activity, it allows poor owners to ensure a minimal subsistence, and in some cases even consolidate or enlarge their dwellings. Besides, it provides inexpensive housing to a minority of people, not for that reason less important, who is out of the possibilities of ownership, or who for various reasons simply do not need to own a house.

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	CASE NUMBER	NAME	TENANCY (YEARS)	# HOUSEHOLDS	# PERSONS	AGE OF H. HEAD	OCCUPATION	DISTANCE WORK
OWNERS	01-01	SRA. LENCINAS	31	1	5	58	pension (from husband)	
	01-02	SR. CAYETANO ALARCON	30	1	2	64	small grocery	
	01-03	SR. AYALA	10	1	4	31	brick-layer	3000
	01-04	SRA. SANTOS DE PEREYRA	2	1	4	21	changas (hus)	2000
	01-10	SR. GUTIERREZ	2	1	9	46	changas	
	02-02	SRA. LUCILA VERON	30	1	6	60	retired	
	02-04	SRA. ROSA ORTIZ	29	1	3	66	nurse (son)	900
	02-07	SR. GAGGERO	9	1	1	66	driver	
	02-10	SRA. FIOL	27	1	5	47	small business	
	02-13	SRA. FERNANDEZ	30	1	9	55	salesman (hus)	
	03-13	SRA. ESTER GOMEZ	22	1	4	50	maid	500
	MIN		2	1	1	21		500
	AVE		20	1	4.7	51		1600
	MAX		31	1	9	66		3000
OWNER LANDLORDS	01-07	SR. MINO				55	entrepreneur	
	01-13	SRA. MALDONADO	20	1	5	36	policeman (hus)	
	01-14	SRA. FIERRO	25	2	7	38	small business (hus)	
	02-11	SR. RUIZ DIAZ	35	4	7	58	sub-contractor	
	02-14	SRA. AGUSTO	37	7	4	60	landlady	
	03-01	SR. JUAN SANCHEZ	22	2	6	48	house painter	
	03-05	SR. RAFAEL SANCHEZ	35	7	6	57	landlord/changas/priest	
	03-06	SR. LUIS SMITH	39	5	1	75	landlord	
	03-09	SRA. AIDA GOMEZ	10	4	3	46	landlord	
	03-11	SR. VILLALBA	16	13	4	40	landlord	
	MIN		10	1	1	36		0
	AVE		27	5	4.8	51		0
	MAX		39	13	7	75		0
OWNER SHARERS	01-05	SRA. VILLALBA	4	2	4	32	changas-brick layer (hus)	
	01-06	SRA. ORTIZ	6	1	6	24	changas (hus)	1500
	01-11	SRA. JUSTINA GONZALEZ	40	2	2	54	changas	
	02-05	SR. JUAN ENRIQUE	23	2	1	65	retired (railway)	
	02-06	SR. GALLARDO	28	2	3	58	retired, jail guard (plumber)	
	02-09	SR. JORGE VALLEJOS	10	2	6	55	retired/small grocery	
	02-12	SR. JUAN RIOS	38	3	1	63	retired	800
	03-02	SR. ERACLIO GONGALEZ	30	3	4	68	changas	
	03-03	SRA. TOMASA RAMIREZ	29	2	4	48	maid	800
	03-14	SRA. FRANCO	0.2	2	4	25	factory employee (hus)	5000
	MIN		0.2	1	1	24		800
	AVE		21	2.1	3.5	49		2025
	MAX		40	3	6	68		5000
SHARERS	01-05b	SRA. VILLALBA'S SISTER	2		2	25	brick-layer (hus)	
	01-06b	SR. ORTIZ'S FATHER	1		1	75	changas	
	01-12	SRA. ANA GONZALEZ	4	1	6	22	changas (hus)	
	02-05b	SR. ENRIQUE'S DAUGHTER	21		3	27	maid	800
	02-06b	SR GALLARDO (JR)	24	1	6	24	jail guard	1300
	02-09b	SR. CARLOS VALLEJOS	10	1	5	31	policeman	1200
	02-12b	SRA. RIOS	38	1	5	42	maid	900
	03-02b	SR.E. GONZALEZ'S DAUGH.	30	1	7	30	maid	1500
	03-03b	SRA. RAMIREZ'S DAUGHTER	6	1	5	28	maid	2000
	03-14b	SRA. FRANCO'S PARENTS	0.2	1	2	70	retired	
	MIN		0.2	1	1	22		800
	AVE		14	1	4.2	37		1283
	MAX		38	1	7	75		2000
RENTERS	01-08	SRA. OJEDA	0.25	1	3	24	maid	800
	02-01	SR. VARGAS	2	1	1	46	changas	100
	02-03	SRA. SOTELO	0.12	1	4	24	shop employee (hus)	3500
	02-08	SRA. SILVIA	0.4	1	1	42	small factory employee	2500
	03-07	SRA. VILLAMAYOR	0.7	1	3	23	maid	700
	03-08	SRA. RAMONA GOMEZ	0.4	1	4	20	changas, maid	1000
	03-10	SR. CARLOS	0.3	1	1	21	teacher	2500
	03-12	SRA. ZULEMA PELOZO	1	1	3	25	maid/waiter	1500
	MIN		0.12	1	1	20		100
	AVE		0.65	1	2.5	28.1		1575
	MAX		2	1	4	46		3500
OTHERS	01-09	MIGUEL Y BASILIO					n.a.	
	03-04	SR. LUIS GONZALEZ	0.1				landlord	

	CASE NUMBER	HOUSEHOLD TYPE	# OF CHILDREN	PRIOR TENURE	PRIOR RESIDENCE	INCOME ($)
OWNERS	01-01	old family	0	Shared	other province	250
	01-02	older couple	0	n.a.	n.a	180
	01-03	family w/children	2	n.a.	n.a.	450
	01-04	family w/children	2	shared	other barrio	250
	01-10	family w/ children	3	owned (mejora)	other barrio	450
	02-02	older woman	3	n.a.	n.a	200
	02-04	family w/ elder person	0	shared	same barrio	500
	02-07	single man	0	n.a.	n.a	150
	02-10	family w/ children	3	n.a.	interior	400
	02-13	family w/ children and relatives	4	n.a.	n.a.	600
	03-13	family with grown up children		rented	La Isla	400
	MIN		0.0			150
	AVE		1.7			348
	MAX		4.0			600
OWNER LANDLORDS	01-07			n.a.	n.a.	1000
	01-13	family w/ children	2	n.a.	n.a.	550
	01-14	family w/ children	4	owner	n.a.	380
	02-11	couple+family with children	3	n.a.	n.a.	850
	02-14	older woman+relatives	0	shared	interior prov.	650
	03-01	man and sons	5	n.a.	n.a.	180
	03-05	family w/children	0	rented	other province	750
	03-06	single older man	0	shared,rented	same barrio	300
	03-09	woman w/ children	2	rented	other province	450
	03-11	family w/ children	2	owner	other barrio	1000
	MIN		0.0			180
	AVE		2.0			611
	MAX		5.0			1000
OWNER SHARERS	01-05	family w/ children	4	shared	interior	200
	01-06	family w/ children	4	owner	other barrio	200
	01-11	elder couple	0	n.a.	n.a.	110
	02-05	elder	0	rented	other province	200
	02-06	family w/children	0	n.a.	other barrio	480
	02-09	family w/ children	0	owner	interior	650
	02-12	elder	0	shared	same barrio	150
	03-02	elder couple	0	n.a.	other barrio	50
	03-03	elder couple	0	shared	other barrio	200
	03-14	young family w/ children	2	rental	same barrio	400
	MIN		0.0			50
	AVE		1.0			264
	MAX		4.0			650
SHARERS	01-05b	couple	0	shared	interior	220
	01-06b	elder	0	owned	interior	50
	01-12	family w/ children	4	shared	other barrio	130
	02-05b	single woman w/ children	2	owned	same barrio	150
	02-06b	family w/children	4	owned	same barrio	400
	02-09b	family w/ children	2	owned	same barrio	280
	02-12b	single woman w/children	4	owned	same barrio	120
	03-02b	family w/ children	5	owned	same barrio	150
	03-03b	young family w/ children	2	owned	same barrio	250
	03-14b	elder couple	0	rented	same barrio	200
	MIN		0.0			50
	AVE		2.3			195
	MAX		5.0			400
RENTERS	01-08	single woman w/ children	2	rented	other barrio	140
	02-01	single person	0	owned	same barrio	75
	02-03	family w/ children	2	rented	out of prov.	420
	02-08	single woman	0	shared	same barrio	200
	03-07	single woman w/children	2	rented	same barrio	120
	03-08	young family w/ children	2	shared	same barrio	185
	03-10	single person	0	rented	interior	400
	03-12	young family w/ children	2	rented	other barrio	400
	MIN		0.0			75
	AVE		1.3			243
	MAX		2.0			420
OTHERS	01-09	single		n.a.	n.a.	
	03-04	single		n.a.	n.a.	

	CASE NUMBER	ACQUISITION	TITLE	PLOT A m2	PLOT SHAPE	PLOT USAGE	PAID PLOT ($)	# ROOMS	PERSONS/ROOM
OWNERS	01-01	occupation	no	220	rectangular	detach-1story		4	1.25
	01-02	occupation	no	144	irregular	s.detach-1story		3	0.6667
	01-03	occupation	no	256	irregular	detach-1 story		3	1.3333
	01-04	mejora	no	105	rectangular	s.detach-1story	1800	2	2
	01-10	mejora	no	212.5	rectangular	detach-1 story	3000	4	2.25
	02-02	mejora	no	180	rectangular	s.detach-1story		4	1.5
	02-04	occupation	yes		n.a.			2	1.5
	02-07	mejora	no	180	rectangular	detach-1 story		2	0.5
	02-10	mejora	yes		rectangular	1 story			
	02-13	occupation	yes		rectangular	n.a.			
	03-13	mejora	no	70	irregular	1story		3	1.3333
	MIN			70.00			1800	2	0.5
	AVE			170.94			2400	3	1.4
	MAX			256.00			3000	4	2.3
OWNER LANDLORDS	01-07	inf. subdiv.	yes		triangular	s.detach., 1story			
	01-13	mejora	no	276	rectangular	s.detach-1story		3	1.6667
	01-14	mejora	yes	225	rectangular	s.detach-1story		2	3.5
	02-11	mejora	no	200	rectangular	compact, 2story	47	7	1
	02-14	occupation	yes	361	square	s.detach., 1story		5	0.8
	03-01	occupation	no	115.2	rectangular	s.detach., 1story		3	2
	03-05	inf. subdiv.	yes	400	square	compact, 2story		4	1.5
	03-06	occupation	no	618	"L" shape	s. detach., 2story		4	0.25
	03-09	mejora	no	254	rectangular	s. detach.1story		4	0.75
	03-11	inf. subdiv.	yes	250.00	rectangular	compact, 2story		5	0.8
	MIN			115.20			47	2	0.3
	AVE			299.91			47	4.1	1.4
	MAX			618.00			47	7	3.5
OWNER SHARERS	01-05	mejora	no	375	rectangular *	detach-1 story		1	4
	01-06	mejora	no	241	irregular	s.detach-1story	gift	3	2
	01-11	occupation	no	500	irregular	detach-1 story		2	1
	02-05	mejora	no	440	square	detach-1 story		1	1
	02-06	occupation	yes	162	rectangular	compact 1story		5	0.6
	02-09	mejora	yes		rectangular	compact 2 story			
	02-12	occupation	no	180	rectangular	s.detach-1story		3	0.3333
	03-02	occupation	no	153	irregular	detach-1 story		2	2
	03-03	mejora	no	148	irregular	detach-1 story		2	2
	03-14	inf. subdiv.	yes	230.00	rectangular	s. detach.1story		1	4.0
	MIN			148.00			0	1	0.3
	AVE			269.89			0	2.2	1.9
	MAX			500.00			0	5	4.0
SHARERS	01-05b	n.a.	no		n.a.	n.a.		1	2
	01-06b	n.a.	n.a.		n.a.	n.a.			
	01-12	n.a	no	500	irregular	detach-1 story		2	3
	02-05b	n.a.	n.a.		n.a.	n.a.		1	3
	02-06b	n.a.	n.a.		n.a.	n.a.		3	2
	02-09b	n.a.	n.a.		n.a.	n.a.		3	1.6667
	02-12b	n.a.	n.a.		n.a.	n.a.		1	5
	03-02b	n.a.	n.a.		n.a.	n.a.		1	7
	03-03b	n.a.	n.a.		n.a.	n.a.		1	5
	03-14b	n.a	n.a.		n.a.	n.a.		1	2.0
	MIN			500.00			0	1	1.7
	AVE			500.00			0	1.6	3.4
	MAX			500.00			0	3	7.0
RENTERS	01-08	n.a.	n.a.		n.a.	n.a.		1	3
	02-01	n.a.	n.a.	162	rectangular	s.detach., 1story		2	0.5
	02-03	n.a.	n.a.		n.a.	n.a.		3	1.3333
	02-08	n.a.	n.a.	96	rectangular	compact, 1 story		1	1
	03-07	n.a	n.a.		n.a.	n.a.		1	3
	03-08	n.a	n.a.		n.a.	n.a.		1	4
	03-10	n.a	n.a.		n.a.	n.a.		1	1
	03-12	n.a	n.a.		n.a.	n.a.		1	3
	MIN			96.00			0	1	0.5
	AVE			129.00			0	1.4	2.1
	MAX			162.00			0	3	4.0
OTHERS	01-09	n.a.	n.a.		n.a.	n.a.			
	03-04	n.a	n.a.		n.a.	n.a.			

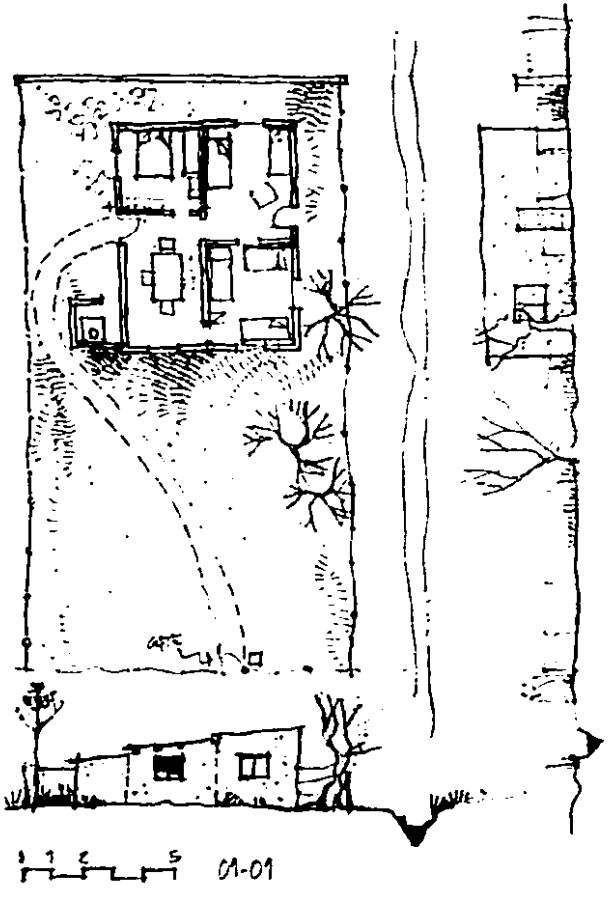
	CASE NUMBER	PERCEPTION BARRIO	MAIN PROBLEM	WHY RENT OR SHARE	RELATION TEN-OW
OWNERS	01-01	positive	flooding/lost title	n.a.	n.a.
	01-02	positive	Lack of tenure	no letting, far from center	n.a.
	01-03	favorable	lack of job	would like, if $ available	n.a.
	01-04	positive	flooding	would like rent. in the future	n.a.
	01-10	positive	flood./lack of job/low income	n.a.	n.a.
	02-02	positive	water when it rains	n.a.	n.a.
	02-04	good	drainage	n.a.	n.a.
	02-07	not bad	low income	would like, if $ available	n.a.
	02-10	good	water when it rains	n.a.	n.a.
	02-13	positive	n.a.	n.a.	n.a.
	03-13	good	lack of space/lack of tenure	n.a.	n.a.
	MIN				
	AVE				
	MAX				
OWNER LANDLORDS	01-07	improving but insecure	burglars	investment	n. a.
	01-13	Improved lately	flooding	tenant looks after kids	v. good
	01-14	fine	lack of space	investment for future	v. good
	02-11	change a lot in 40 years	hard to find renters	helped improve main house	v. good
	02-14	good	drainage/ hard to rent	main income	good
	03-01	convenient	lack of job/ hard to rent	spare ap., need subsist.	n. a.
	03-05	good	lack of jobs, delinquency	good will, help people, income	good
	03-06	poor, but good	lack of income	to make a living	v. good
	03-09	positive	lack of street lighting	main income after hus. died	v. good
	03-11	negative (insecure)	burglars	investment	good
	MIN				
	AVE				
	MAX				
OWNER SHARERS	01-05	good neighbors	flooding/ small income	n.a	regular
	01-06	positive	flooding/ low income	n.a	good
	01-11	good, "after 40 years"	none	n.a	v. good
	02-05	good	fear of eviction	n.a	good
	02-06	good	lack of space/low income	help son's family	good
	02-09	improv., water, elect.	no room for expansion	have a spare room	n.a.
	02-12	good	small income	share expenses	good
	03-02	good (first settlers)	low income	n.a	good
	03-03	good	lack of water/ low income	n.a	v. good
	03-14	good	lack of funds to build.	n.a	good
	MIN				
	AVE				
	MAX				
SHARERS	01-05b	n.a.	low income	now in town, save money	n.a.
	01-06b	positive, talkative neigh.	low income	stay with family, no alt.	v.good
	01-12	positive	drainage/lack of job	they can have own house	good
	02-05b	regular	low income	no alternative, location	good
	02-06b	positive	education of children	save money, location	good
	02-09b	positive	lack of space	save money, no alt., loc.	n.a.
	02-12b	good	low income/ lack money to build	no alt., stay with family	good
	03-02b	positive	lack of money for building	no alternative (with two kids)	n.a.
	03-03b	n.a.	low income/lack of space	now in town	n.a.
	03-14b	n.a.	lack of space	stay with the family	v.good
	MIN				
	AVE				
	MAX				
RENTERS	01-08	positive, its quiet	low income	cheapness, location	good
	02-01	good	lack of food/ drainages	convenient	good
	02-03	good	noise from upstairs	now in town, good location	good
	02-08	good	none	affordable, good location	good
	03-07	not nice, but well located	low income	only choice, affordable	regular
	03-08	good neighbors	lack of space, low income	can't afford own house	good
	03-10	positive	none	convenient location	regular
	03-12	positive	lack of space	can't afford to own	good
	MIN				
	AVE				
	MAX				
OTHERS	01-09	dangerous	murders	n.a.	n.a.
	03-04	n.a.	n.a.	n.a.	n.a.

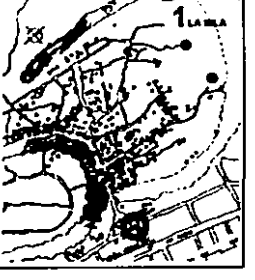
	CASE NUMBER	# OF RENTAL UNITS	# RENTALS INITIALLY	ROOM M2(TNTS)	RESIDENT OL	RENT $	CONTRACT	TYPE OF DWELLING	HOW WAS BUILT?	IMPROV. LATELY
OWNERS	01-01				n.a.		n.a.	n.a.	self-built	paint
	01-02				n.a.		n.a.	n.a.	self-built	none
	01-03				n.a.		n.a.	n.a.	self-built+bricklayers	n.a.
	01-04				n.a.		n.a.	n.a.		electricity, paint
	01-10				n.a.		n.a.	n.a.		none
	02-02				n.a.		n.a.	n.a.	self-built+bricklayer	n.a.
	02-04				n.a.		n.a.	n.a.	self-built+bricklayer	building extension
	02-07				n.a.		n.a.	n.a.	self-built	none
	02-10				n.a.		n.a.	n.a.	hired bricklayers	n.a.
	02-13				n.a.		n.a.	n.a.	self-built+ free aid	n.a.
	03-13				n.a.		n.a.	n.a.	self-built	n.a.
	MIN	0		0		0				
	AVE	0		0		0				
	MAX	0		0		0				
OWNER LANDLORDS	01-07	1			no	150	n.a.	house	hired bricklayers	n.a
	01-13	1		6	yes	0	word	shared room (bed)	hired bricklayers	n.a
	01-14	6	4		no	90	word	rooms, shared bath	hired bricklayers	n.a
	02-11	5	1		yes	180	word	apartment	self-built+bricklayers	sanitation
	02-14	6	2		yes	70	word	rooms, shared bath	self-built+bricklayers	n.a
	03-01	1			yes	100	word	apartment	self-built	n.a
	03-05	11	5		yes	90	word/formal	rooms, sh/priv bath	self-built+bricklayers	plantation yard
	03-06	11	1		yes	70	word	ooms, shared latrine	self built+bricklayers	upper units
	03-09	6	1		yes	80	word	rooms, shared bath	hired bricklayers	finish livingrm
	03-11	15	8		yes	100	word	rooms, shared bath	hired bricklayers	new rooms
	MIN	1	1	6.00		0				
	AVE	6.3	3.1	6.00		93				
	MAX	15	8	6.00		180				
OWNER SHARERS	01-05				n.a.			room	self-built	additional room
	01-06				n.a.			room	self-built+bricklayers	n.a.
	01-11				n.a.			plot	self-built	galeria
	02-05				n.a.			room	self-built	brick room
	02-08				n.a.			apartment	self-built+bricklayers	son's new apartment
	02-09				n.a.			apartment, room	self-built+bricklayers	upper room
	02-12				n.a.			rooms	self-built	n.a.
	03-02				n.a.			shacks, plots	self-built	n.a.
	03-03				n.a.			rooms	self-built	none
	03-14			27.00	n.a.			room	self-built	finished core
	MIN	0		27.00		0				
	AVE	0		27.00		0				
	MAX	0		27.00		0				
SHARERS	01-05b			23.11	n.a.			room	self-built	n.a.
	01-06b			5.72	n.a			room	n.a.	n.a.
	01-12			30.06	n.a.			plot	self-built+bricklayer	n.a.
	02-05b			10.56	n.a.			room		n.a.
	02-06b			41.8	n.a.			apartment		some brickwalls
	02-09b			38	n.a.			apartment	self-built+bricklayers	n.a.
	02-12b			20.8	n.a.			room	self-built+ free aid	installation for elect.
	03-02b			16.56	n.a.			shack	self-built	some brickwalls
	03-03b			10.56	n.a.			room	self-built	n.a.
	03-14b			27.00	n.a.			room	self-built	n.a.
	MIN	0		5.72		0				
	AVE	0		22.42		0				
	MAX	0		41.80		0				
RENTERS	01-08			9.6	no	70	word	rooms, shared bath		n.a.
	02-01			44.64	no	0	word	house		n.a.
	02-03			45.88	yes	180	word	apartment		n.a.
	02-08			8.06	no	80	word	rooms, shared bath		n.a.
	03-07			8.75	yes	75	word	ooms, shared latrine		n.a.
	03-08			8.9	yes	75	word	ooms, shared latrine		n.a.
	03-10			9	yes	85	word	rooms, shared bath		n.a.
	03-12			7.3	yes	95	word	rooms, shared bath		n.a.
	MIN	0		7.30		0				
	AVE	0		17.77		82.5				
	MAX	0		45.88		180				
OTHERS	01-09				n.a.		n.a.			n.a.
	03-04				n.a.		n.a.			n.a.

APPENDIX 1

SUMMARY TABLE 6

	CASE NUMBER	F. A. R.	MAIN HOUSE A. M2	RENT A m2	TOTAL FLOOR A. M2	TOTAL A. M2	RATIO AREA / PERS	RATIO A(RM)/PERS
OWNERS	01-01	0.2151	47.32		47.32	47.32	9.464	
	01-02	0.3715	53.5		53.5	53.5	26.75	
	01-03	0.1863	47.68		47.68	47.68	11.92	
	01-04	0.3201	33.61		33.61	33.61	8.4025	
	01-10	0.3006	63.88		63.88	63.88	7.0978	
	02-02	0.3814	48.66		68.65	68.65	8.11	
	02-04							
	02-07	0.1167	21		21	21	21	
	02-10							
	02-13							
	03-13	0.6643	46.5		46.5	46.5	11.625	
	MIN	0.12	21.00	0	21.00	21.00	7.10	0.00
	AVE	0.32	45.27	0	47.77	47.77	13.05	0.00
	MAX	0.66	63.88	0	68.65	68.65	26.75	0.00
OWNER LANDLORDS	01-07							
	01-13	0.2531	69.85	4	69.85	69.85	13.97	1.2
	01-14	0.4444		100	100	100		
	02-11	0.7794	77.48	165	155.88	243.14	11.069	
	02-14	0.4913	74.96	102.4	177.36	177.36	18.74	
	03-01	0.5806	42.08	24.8	66.88	66.88	7.0133	
	03-05	0.51	60.07	204	204	408	10.012	
	03-06	0.2735	48	145	169	197	48	
	03-09	0.5385	67.86	68.92	136.78	136.78	22.62	
	03-11	0.68	120.00	170	170.00	290.00	30.00	
	MIN	0.25	42.08	4.00	66.88	66.88	7.01	1.20
	AVE	0.51	70.04	109.35	138.86	187.67	20.18	1.20
	MAX	0.78	120.00	204.00	204.00	408.00	48.00	1.20
OWNER SHARERS	01-05	0.1544	39		39	39	9.75	
	01-06	0.2585	62.3		62.3	62.3	10.383	
	01-11	0.24	30		120	120	15	
	02-05	0.0994	43.74		43.74	43.74	10.935	
	02-06	0.6451	73		104.5	104.5	8.1111	
	02-09							
	02-12	0.3257	18		58.62	58.62	2.58	
	03-02	0.366	16.56		56	56	1.8	
	03-03	0.3916	45		57.96	57.96	5	
	03-14	0.12	27.00		27.00	27.00	4.50	
	MIN	0.10	16.56	0.00	27.00	27.00	1.80	0.00
	AVE	0.29	39.40	0.00	63.24	63.24	7.56	0.00
	MAX	0.65	73.00	0.00	120.00	120.00	15.00	0.00
SHARERS	01-05b		22.65					0
	01-06b							3
	01-12	0.24	39.53		120	120		6.5883
	02-05b							3.52
	02-06b							6.9667
	02-09b							7.6
	02-12b							4.10
	03-02b		27					2.3657
	03-03b							2.112
	03-14b							13.50
	MIN	0.24	22.65	0.00	120.00	120.00	0.00	0.00
	AVE	0.24	29.73	0.00	120.00	120.00	0.00	4.98
	MAX	0.24	39.53	0.00	120.00	120.00	0.00	13.50
RENTERS	01-08				100	100		3.2
	02-01	0.2756	44.64		44.64	44.64	44.64	44.64
	02-03							11.47
	02-08	0.6613			63.48	63.48		8.06
	03-07							2.9167
	03-08							2.225
	03-10							9
	03-12							2.4333
	MIN	0.28	44.64	0.00	44.64	44.64	44.64	2.23
	AVE	0.47	44.64	0.00	69.37	69.37	44.64	10.49
	MAX	0.66	44.64	0.00	100.00	100.00	44.64	44.64
OTHERS	01-09							
	03-04							





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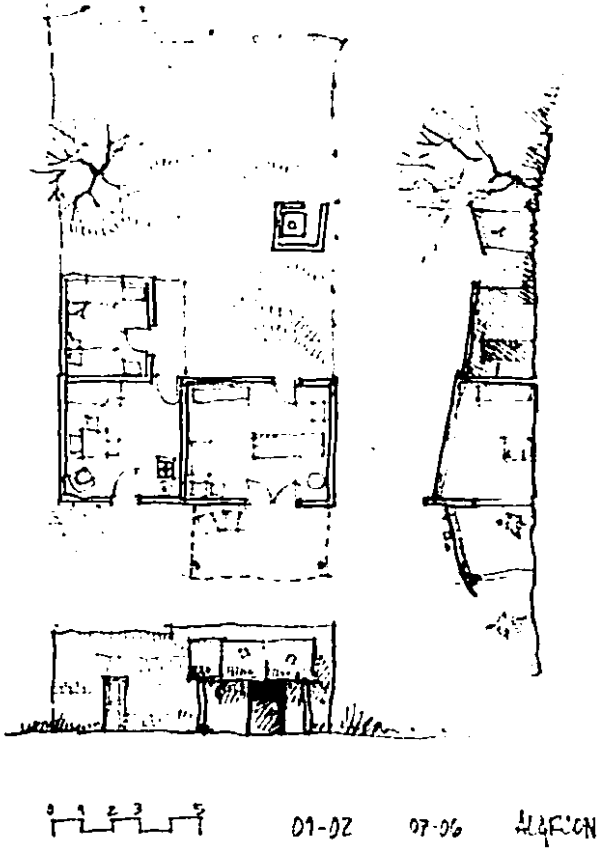

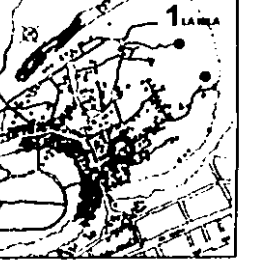

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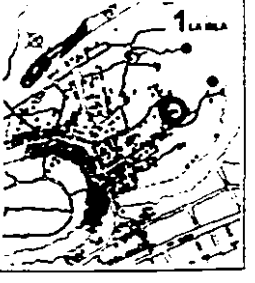

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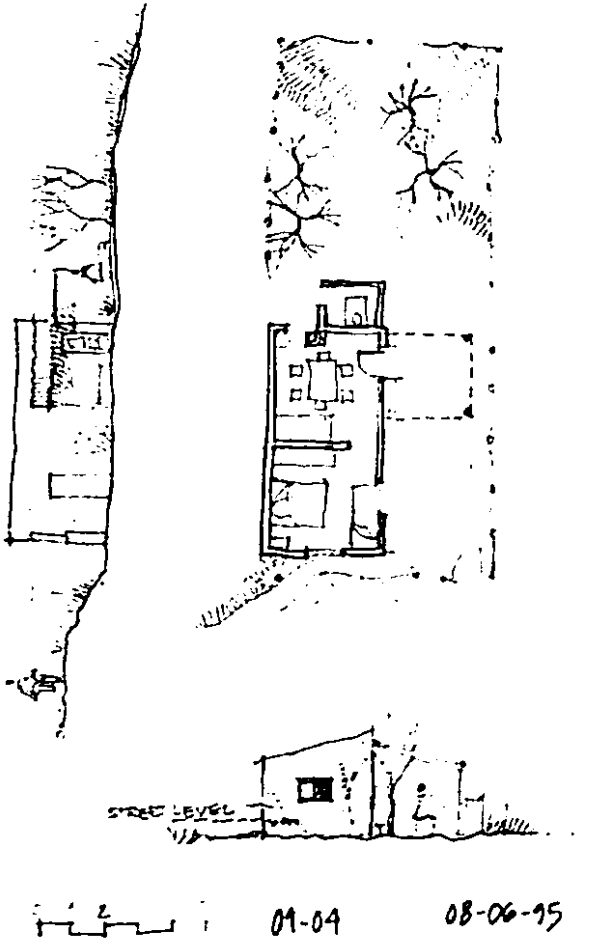

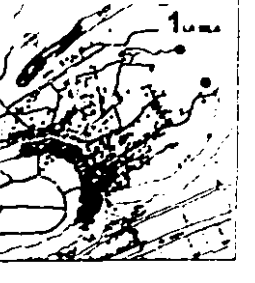

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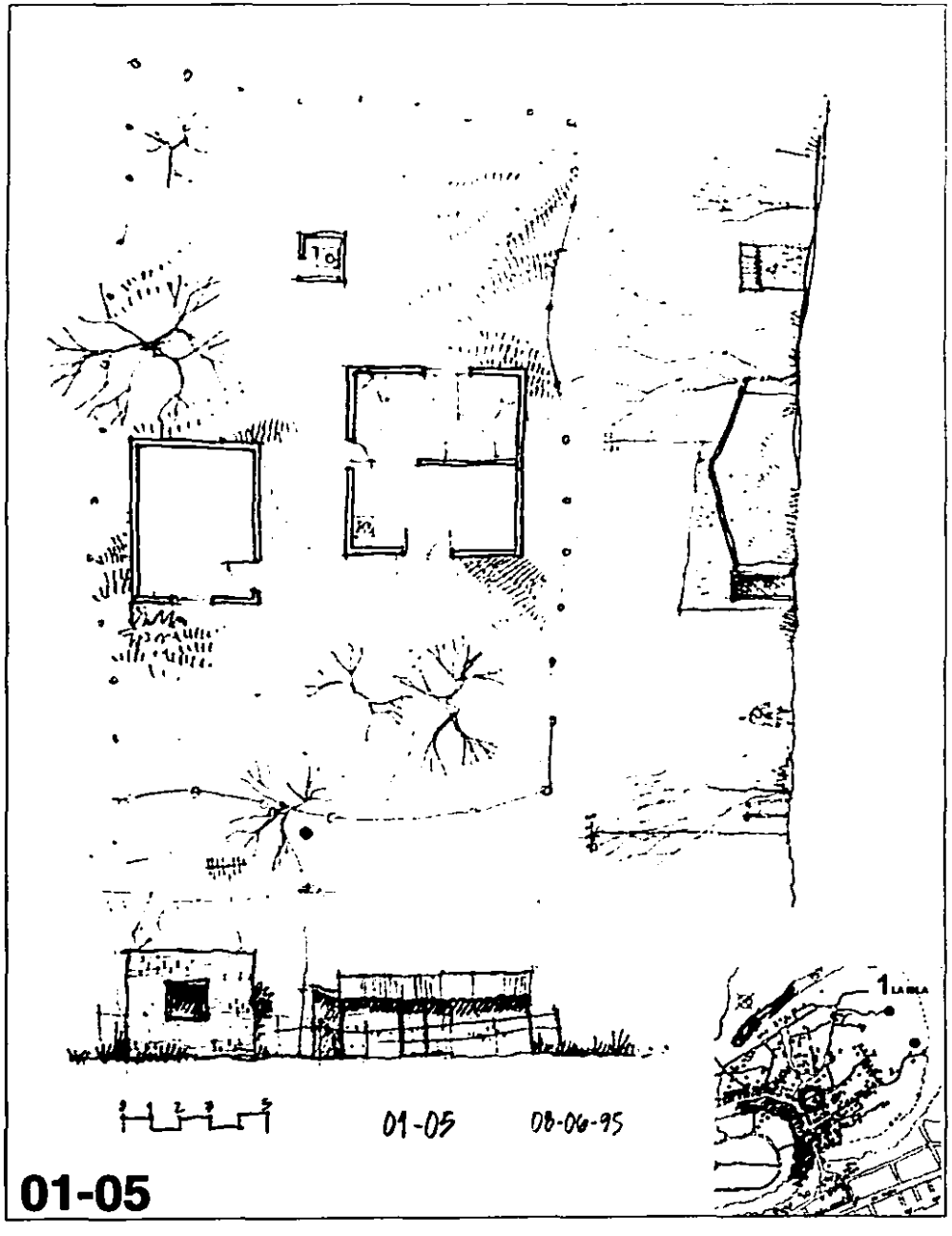

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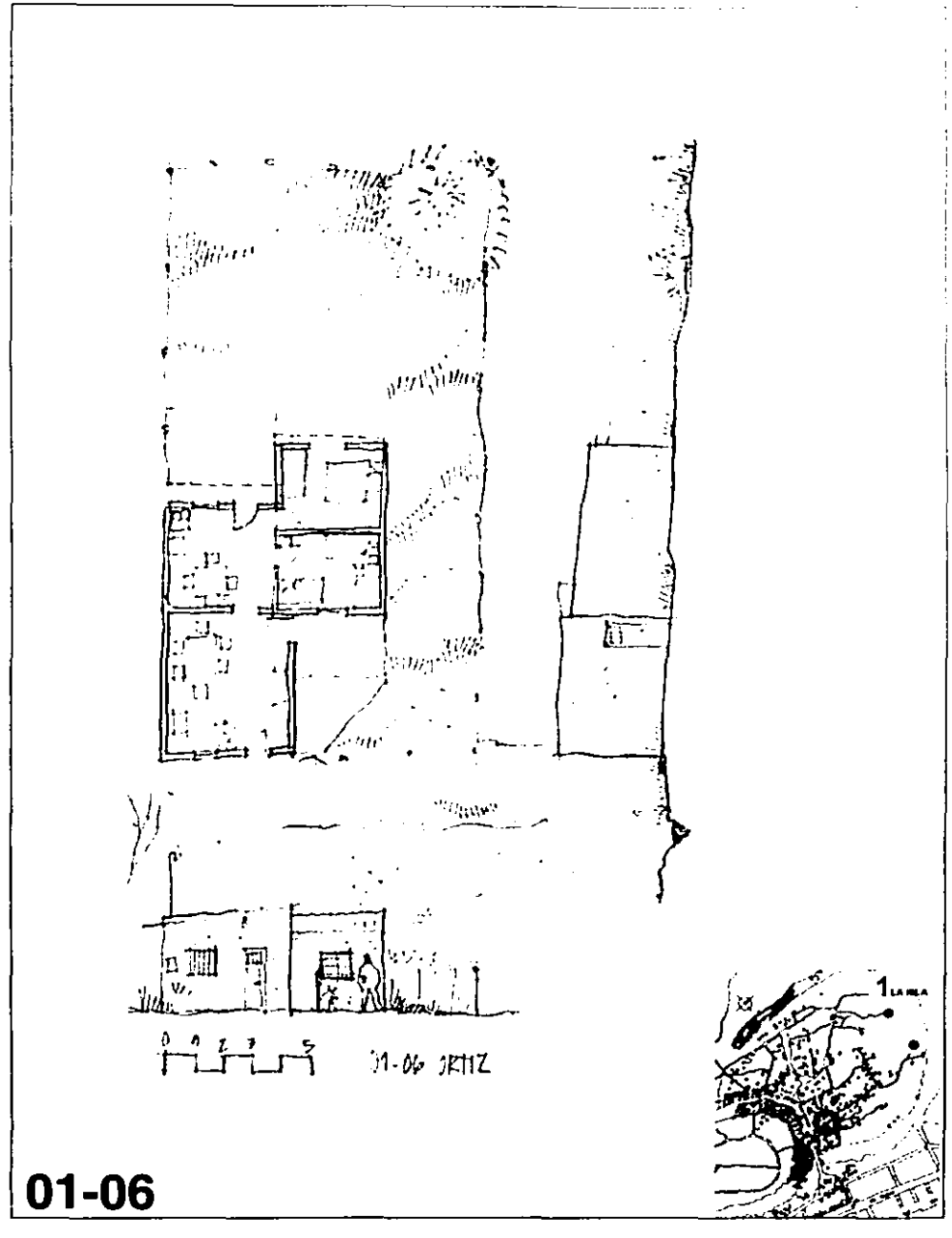

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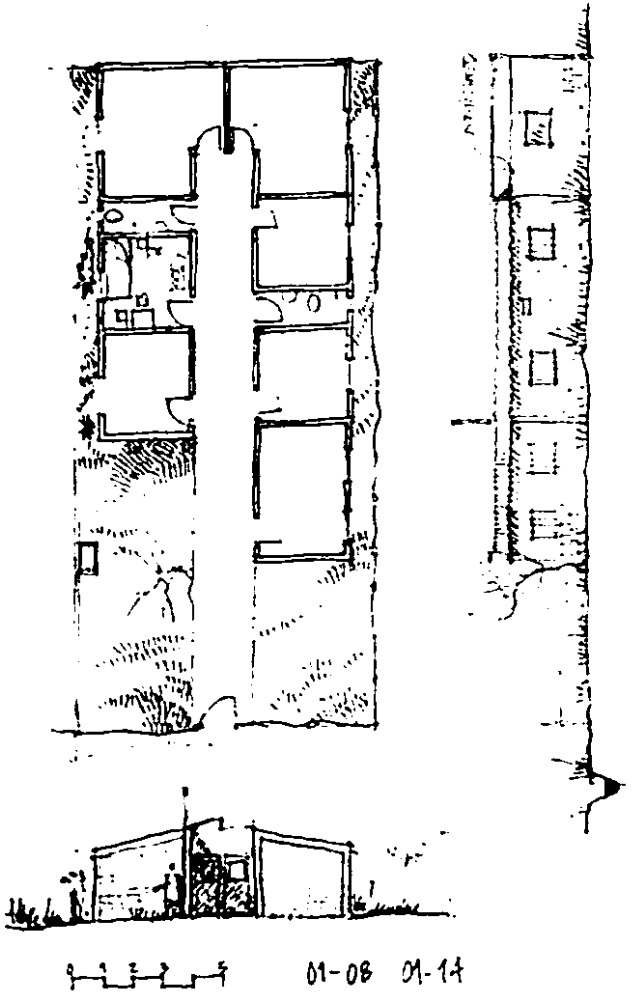

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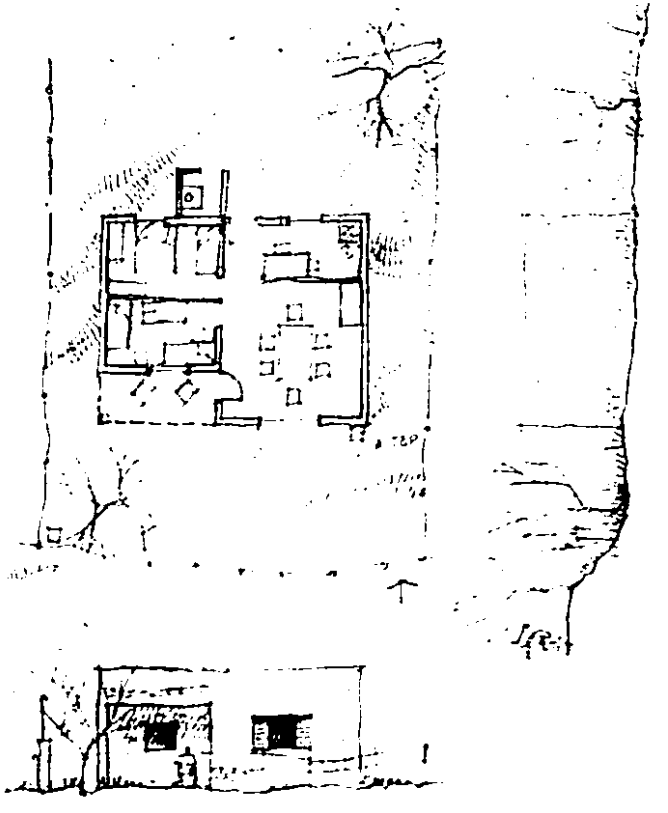

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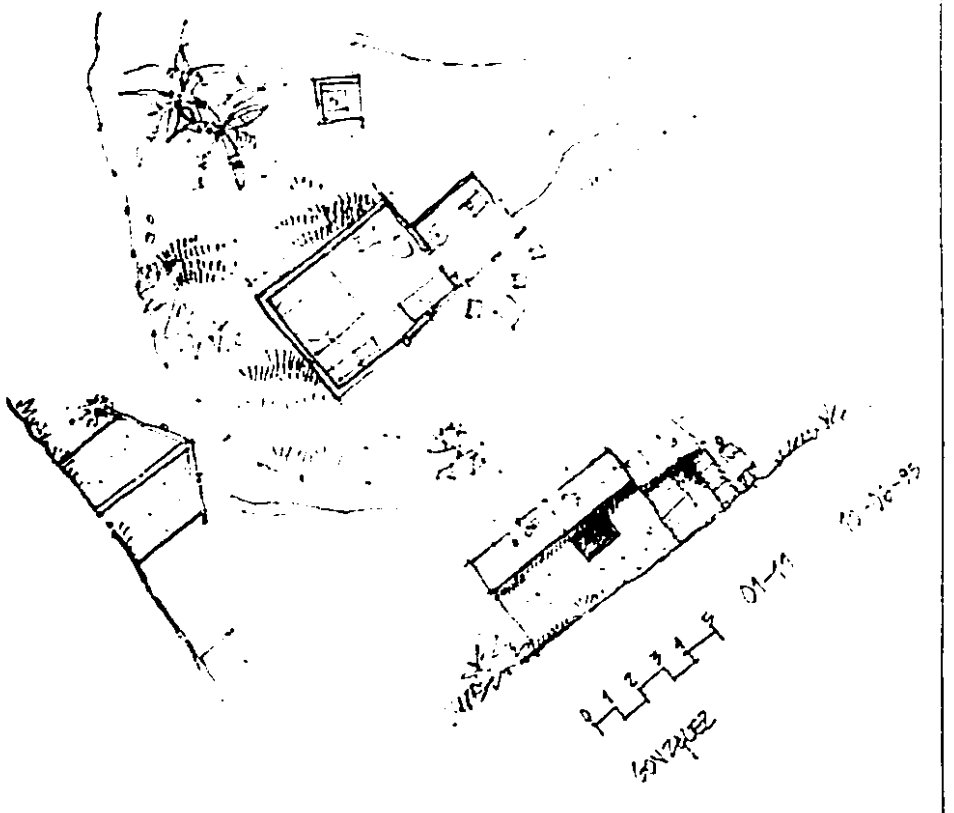

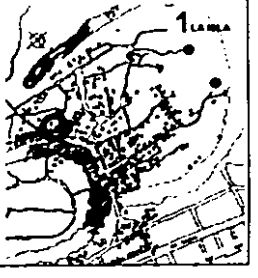

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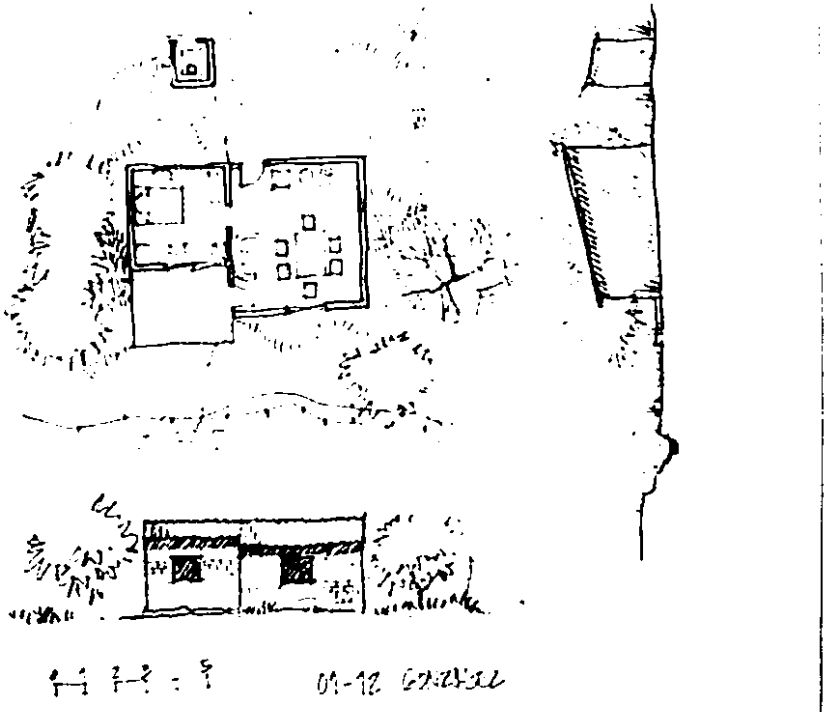

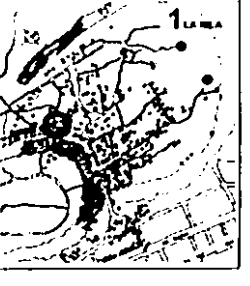

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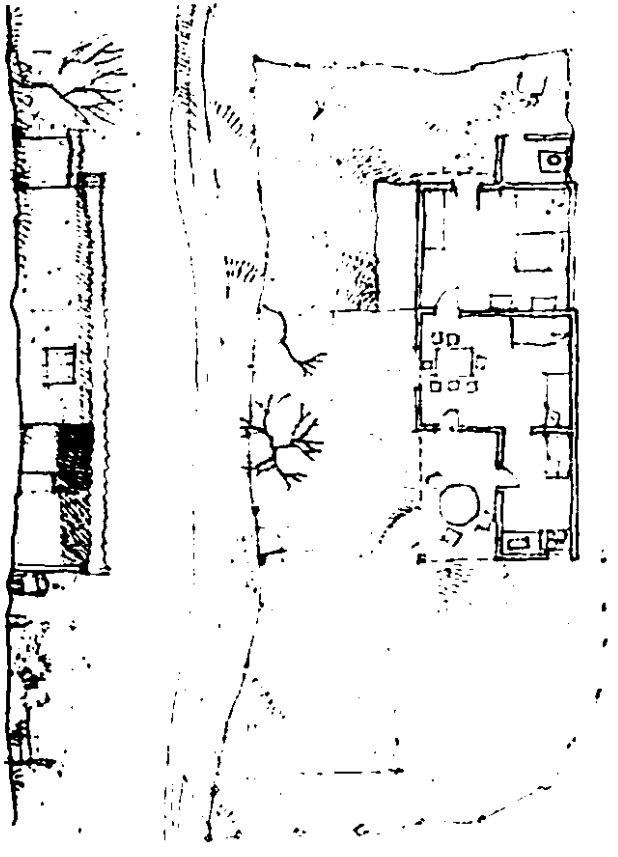

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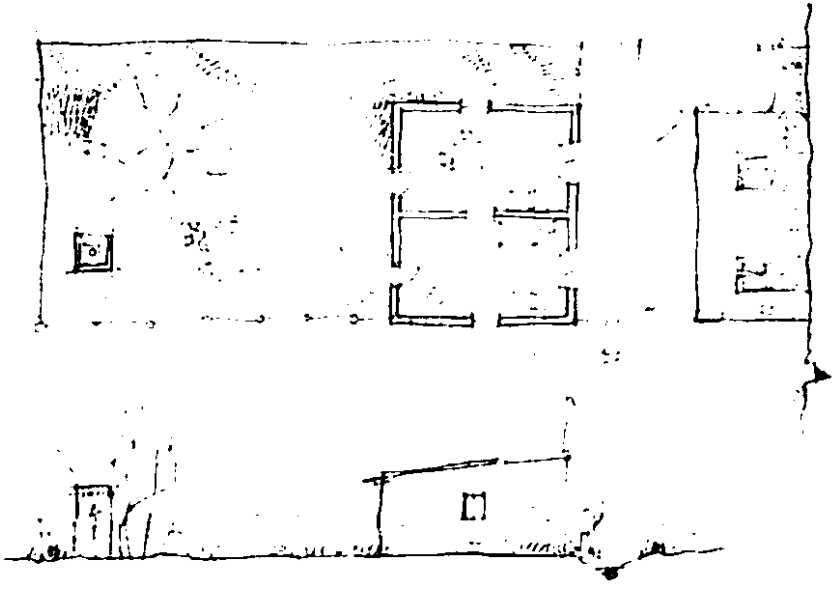

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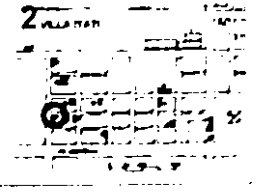

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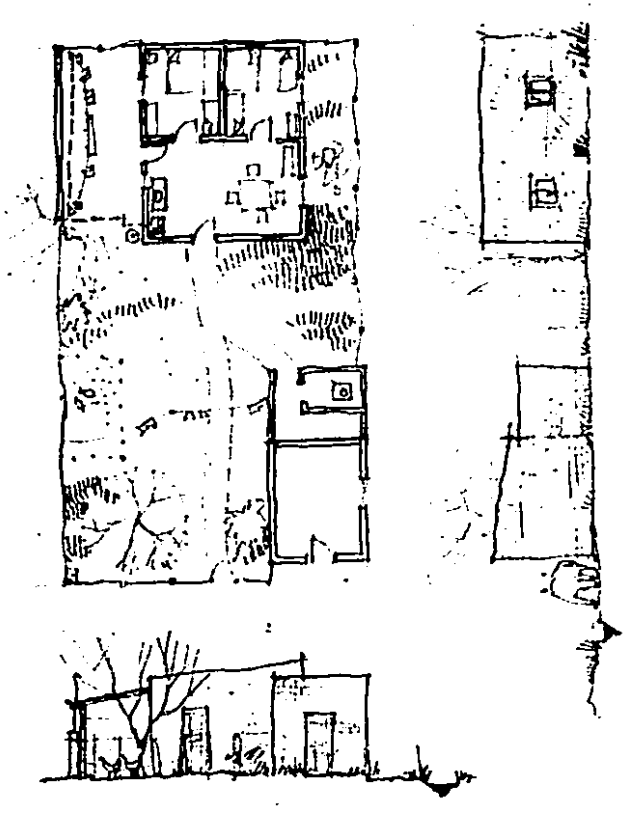
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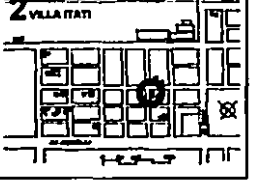
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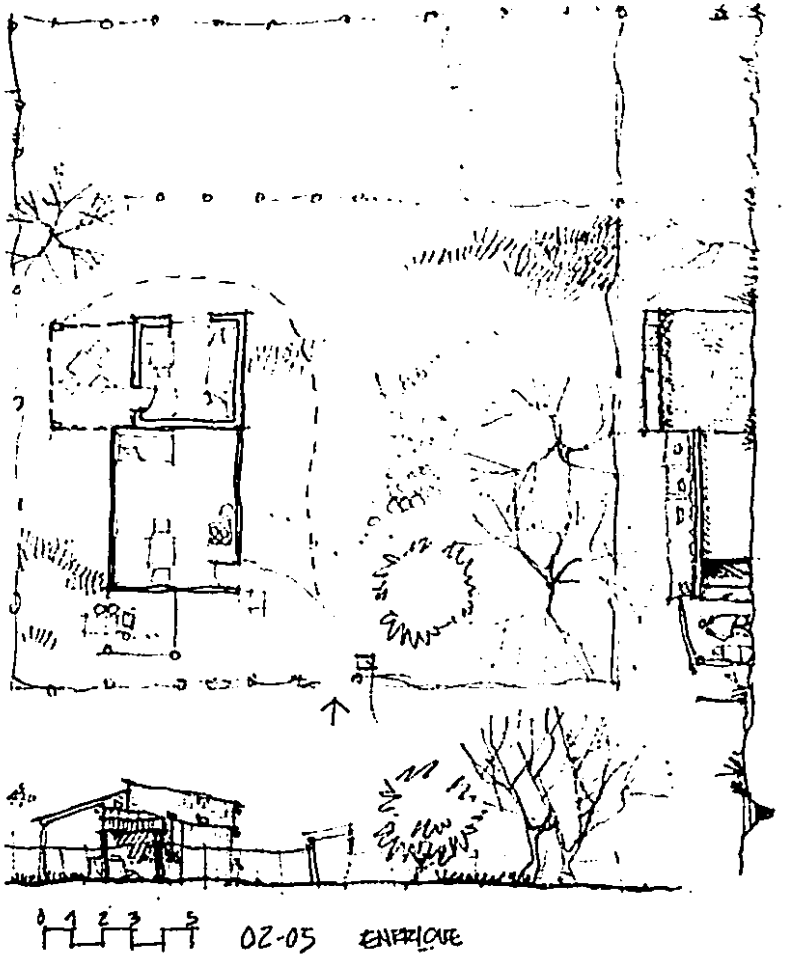
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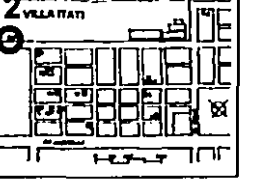
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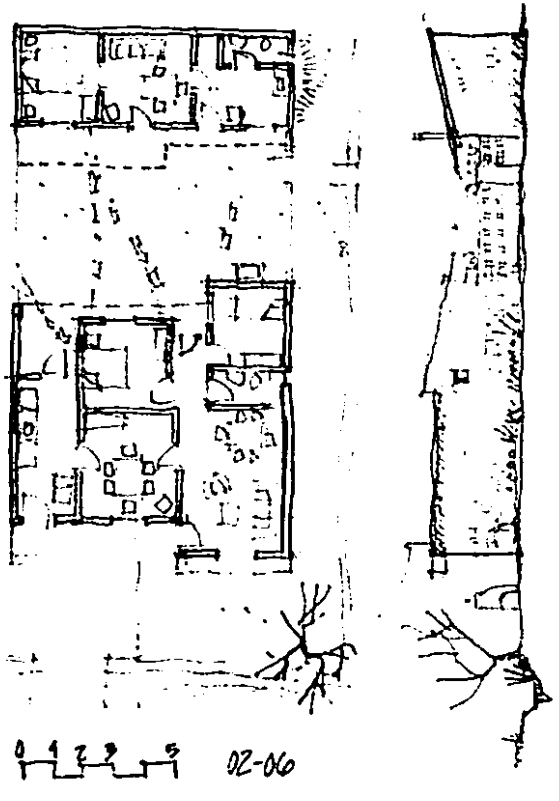

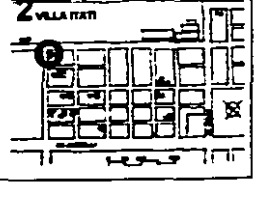

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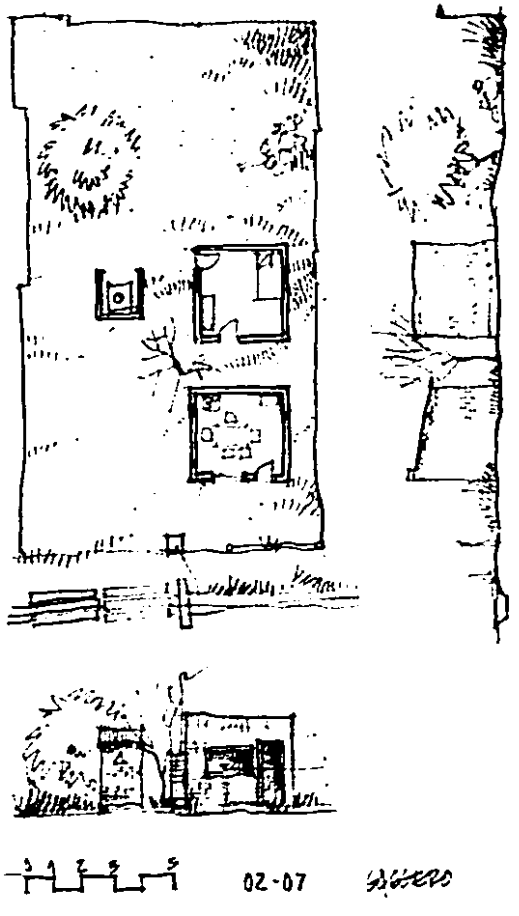

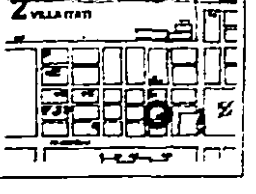

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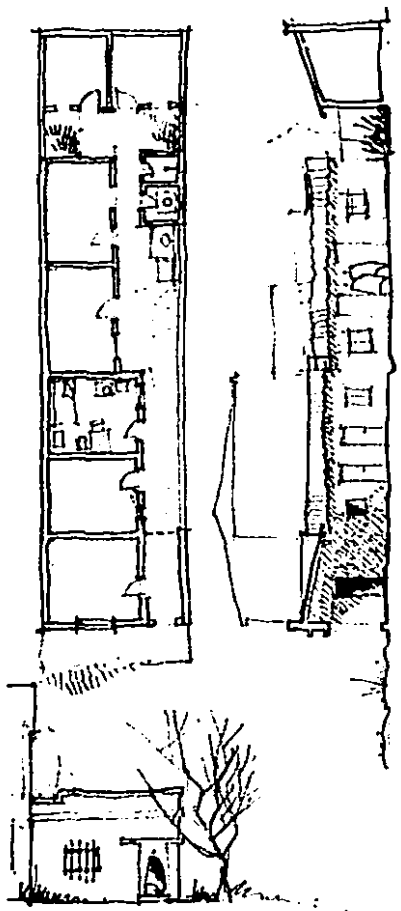
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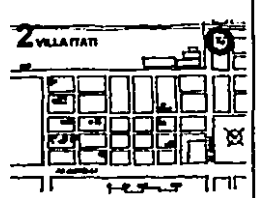
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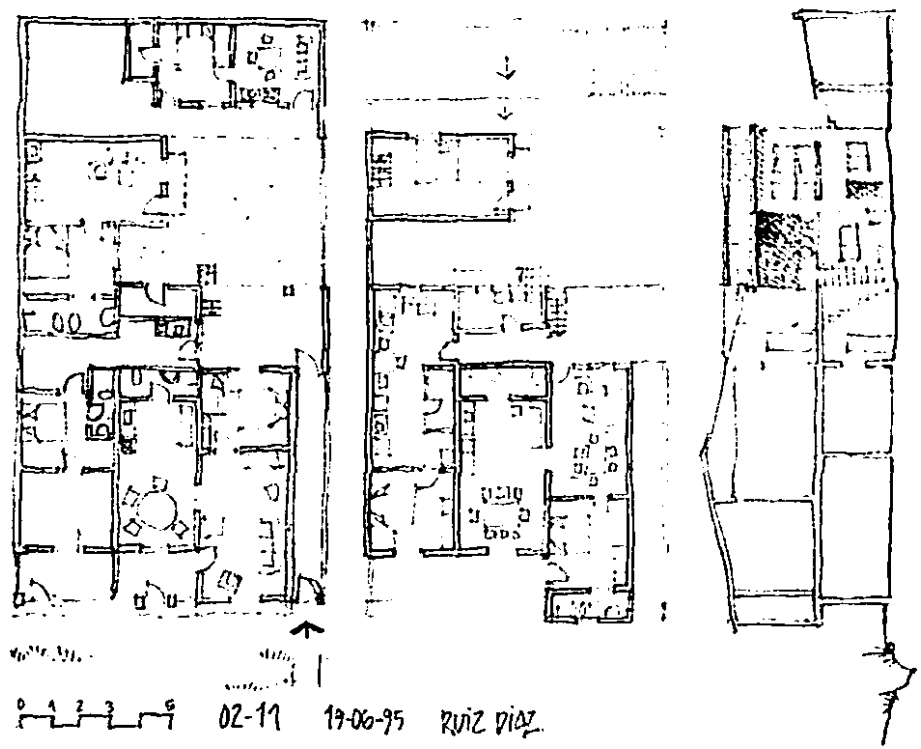
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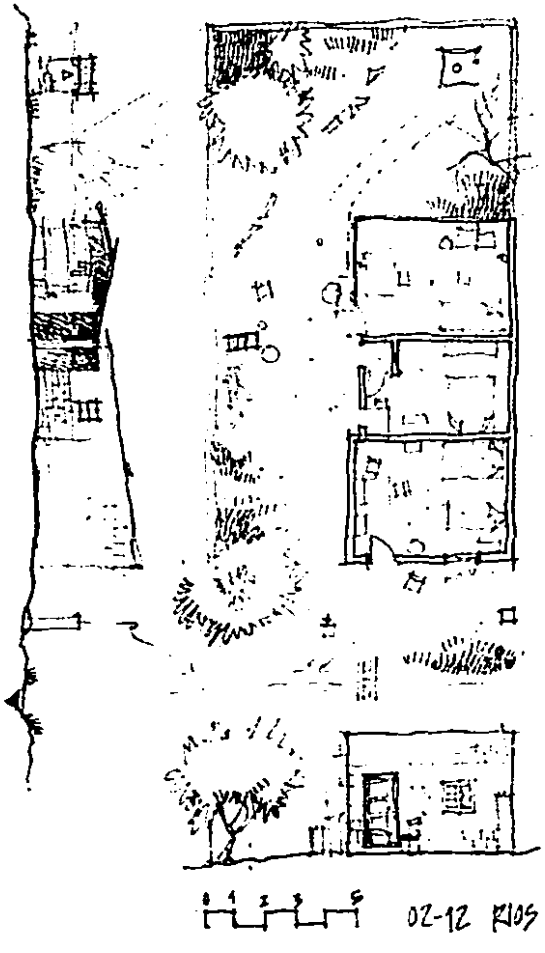
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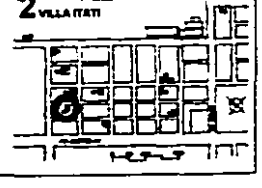
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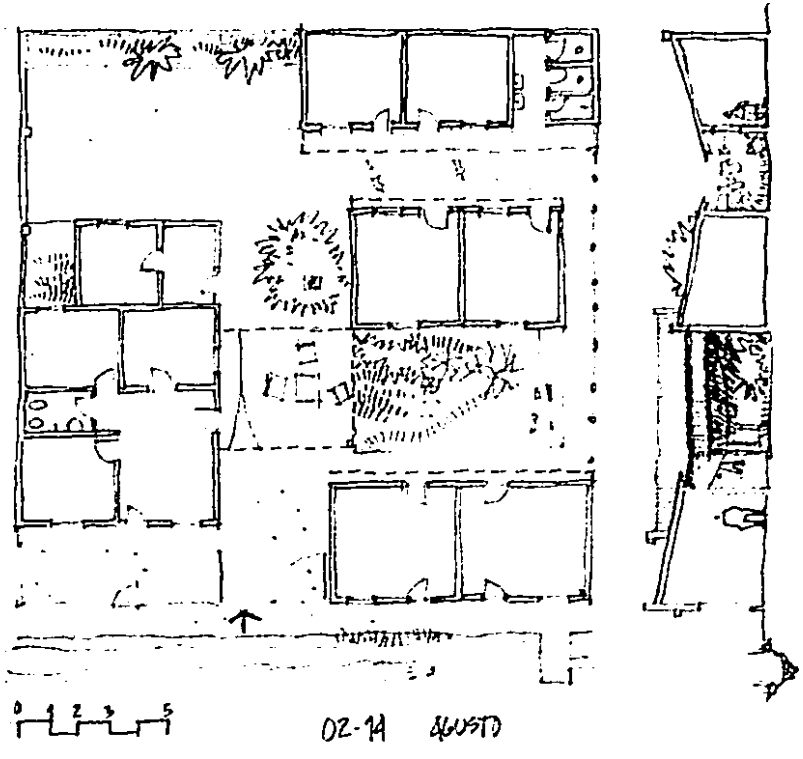
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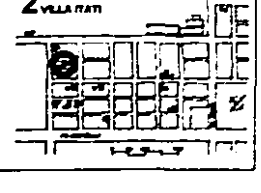
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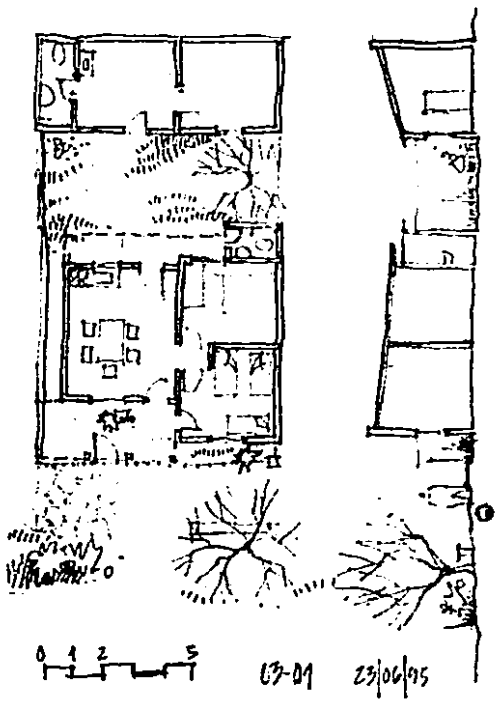
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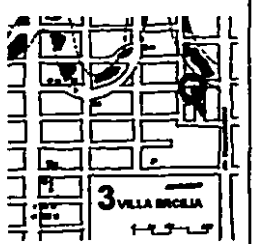
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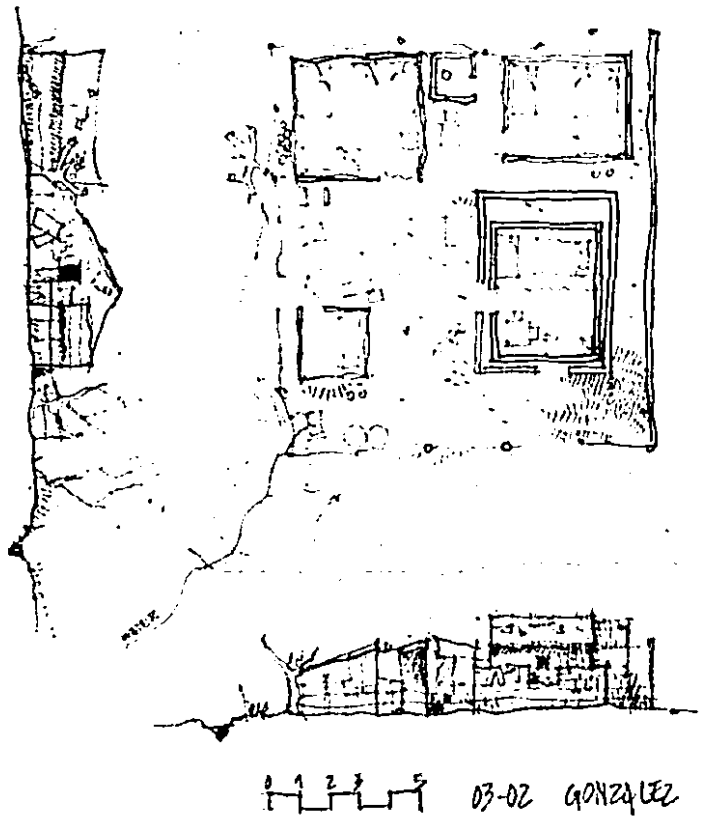
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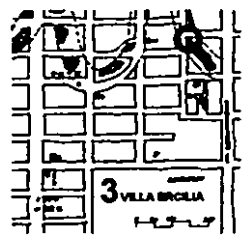
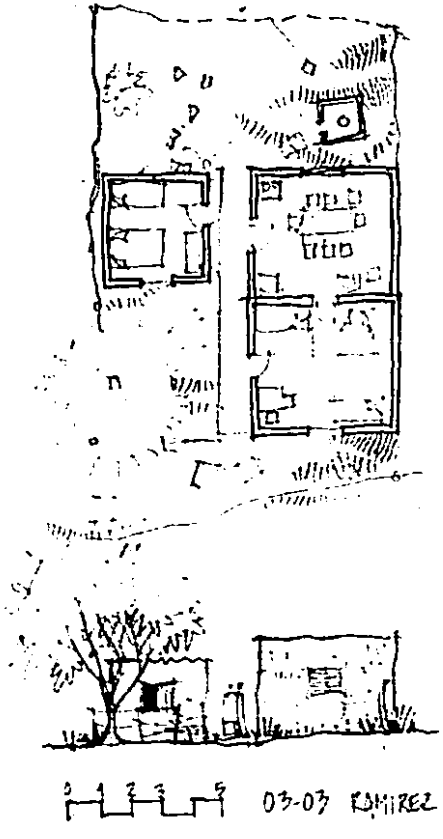

3 VILLA SICILIA

03-02



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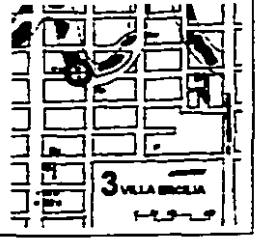

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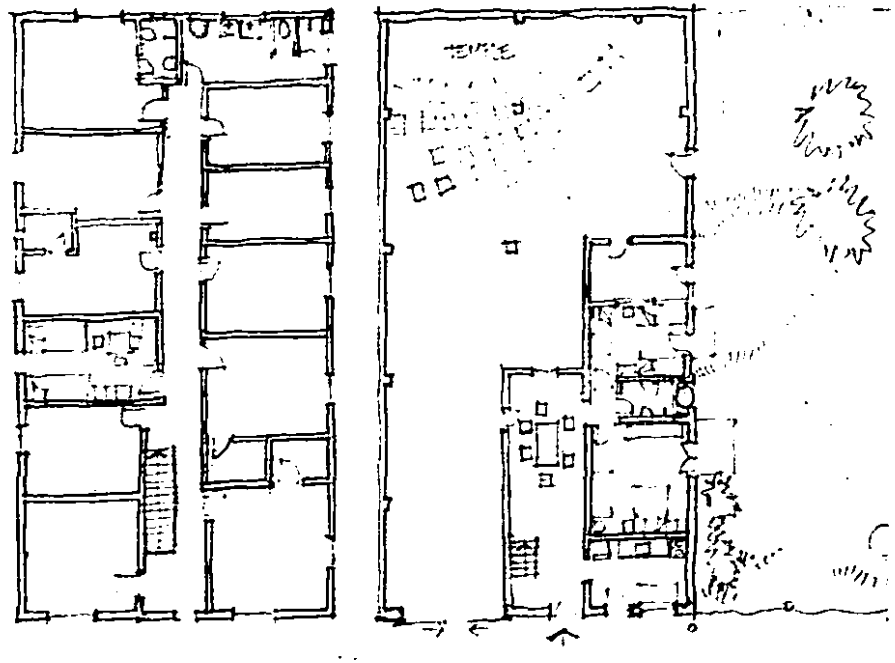

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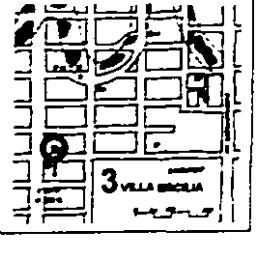

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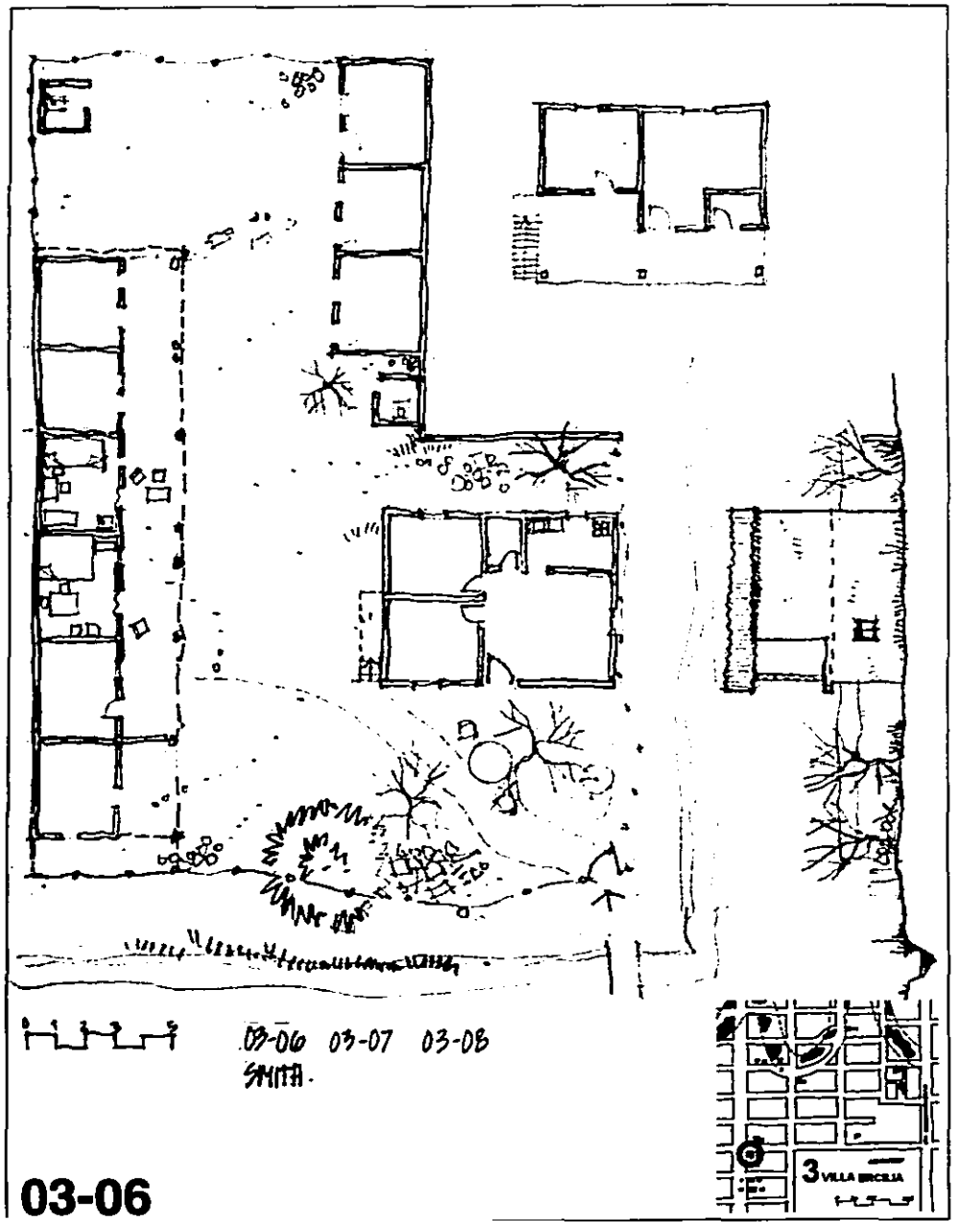

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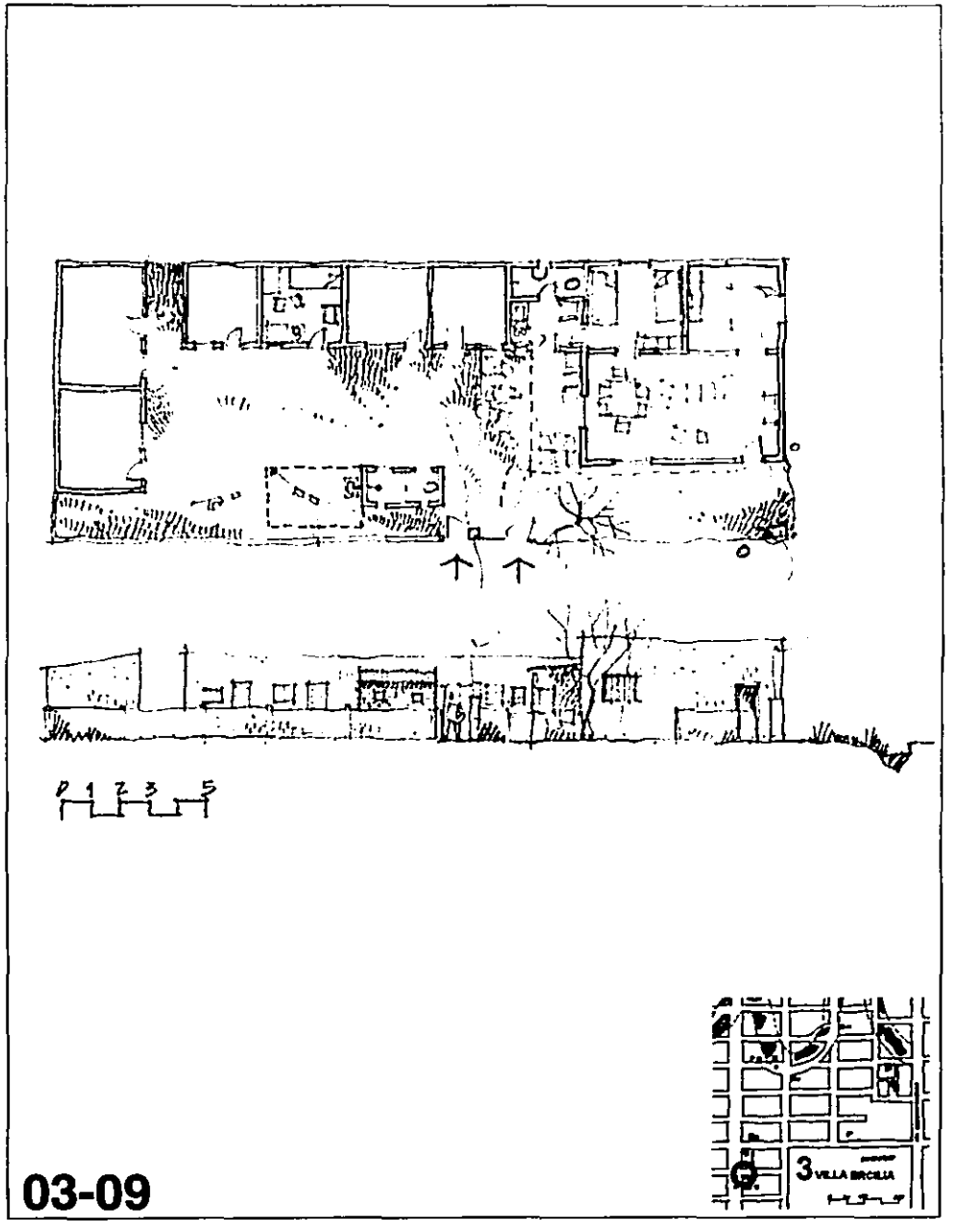

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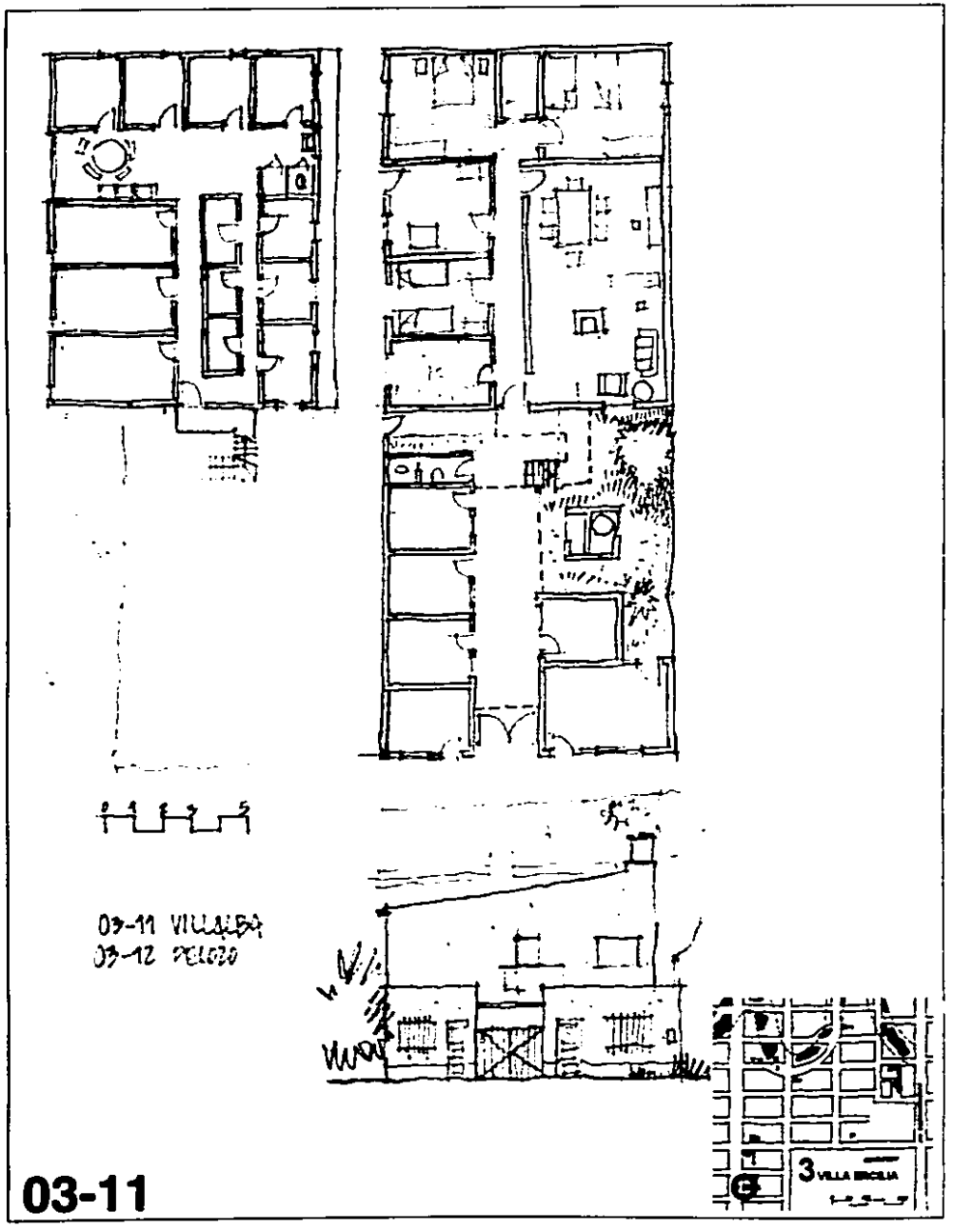

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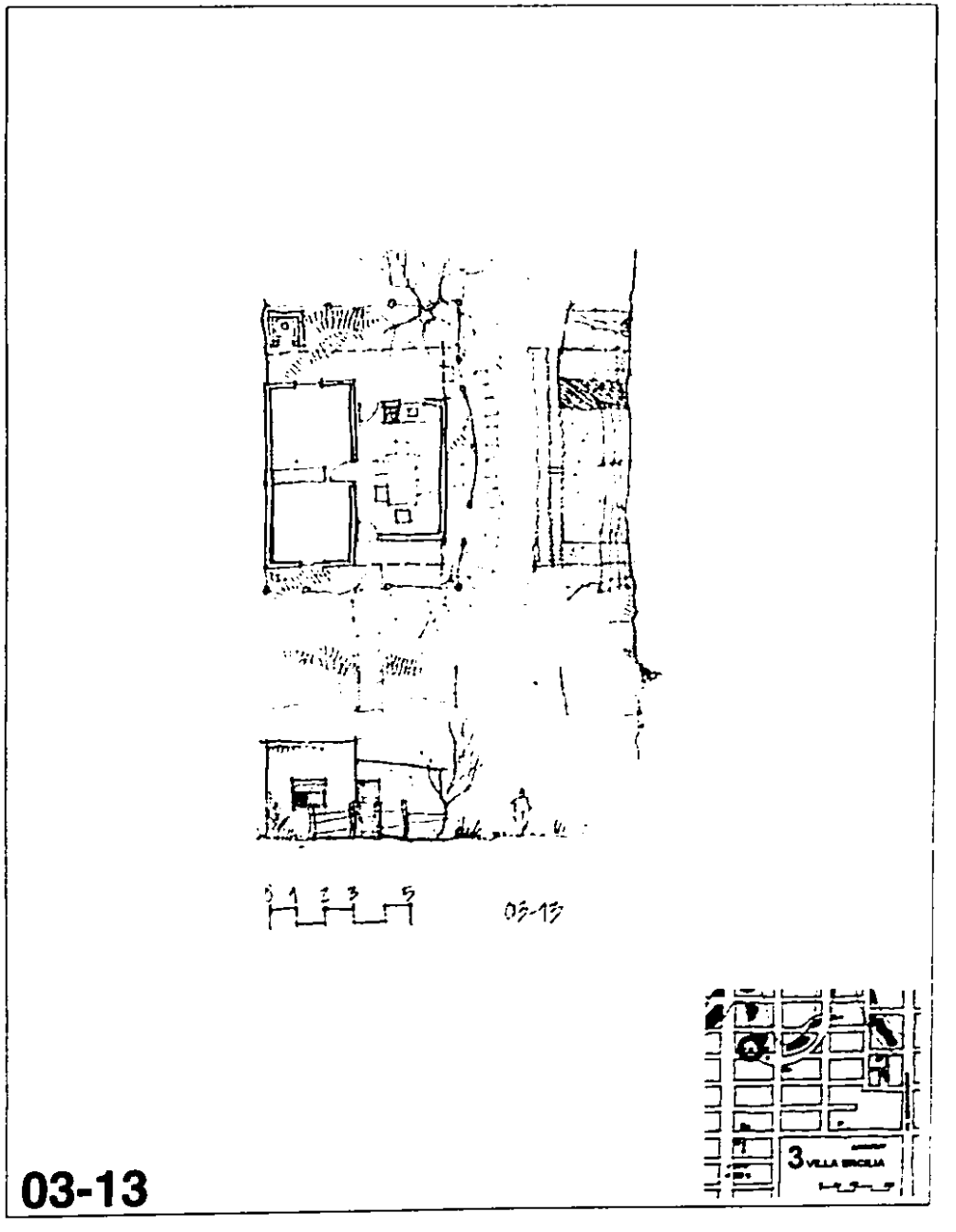

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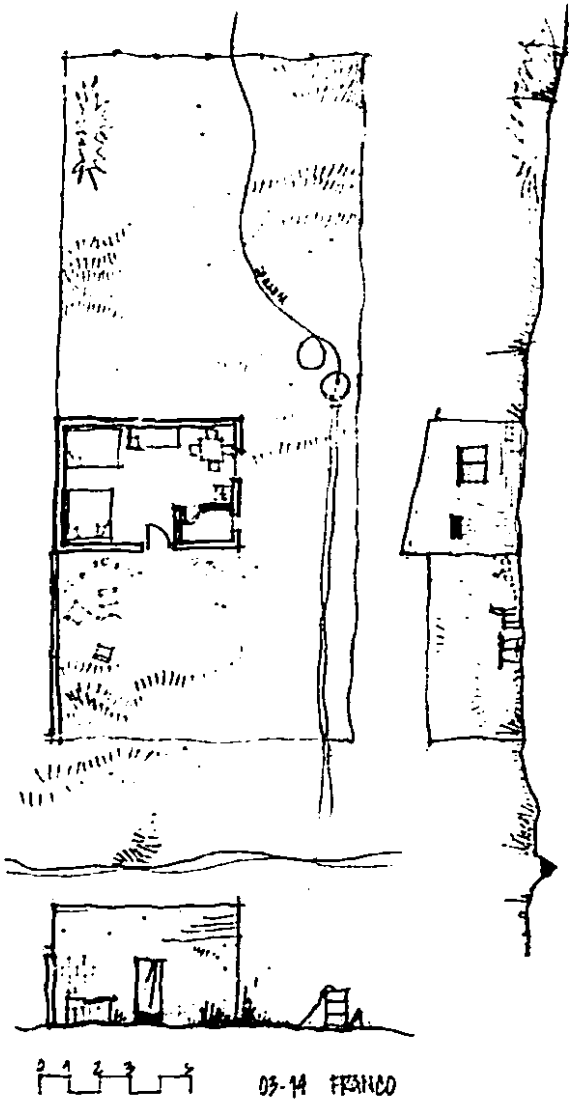

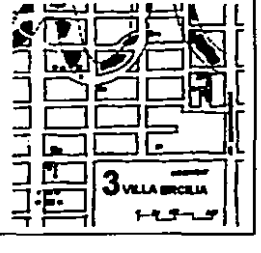

03-14