Seventeen reasons why the squatter problem can't be solved

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Third World societies are faced with a difficult challenge — shelter — the task of assuring that everyone is adequately housed. Are we really willing to confront this challenge — to solve the housing problem? Many believe that we are solving the problem. We are not.

The current approach to the housing problem is crowded with myths, principles, and beliefs that are in fact obstacles to its solution. The aim of this article is to present these myths, to examine them critically, and to see whether we can safely discard them to make way for effective solutions.

Two different approaches to the solution of the low-income housing problem can be distinguished: "technological transfer" and "self-reliance."

Technological transfer is the largely unsuccessful attempt to take housing solutions from developed societies and modify them for application in the developing world. It has the great advantage of fitting well into elite middle-class aspirations. But it fails on three important counts: lack of realism as to how adaptive technology is; a complete misunderstanding of people's needs; and a poor use of available resources.

Self-reliant technology, the dependence on people's traditional capabilities to build for themselves, is successful in overcoming these three difficulties. It has been widely applied by squatters everywhere, but has failed to win wide acceptance as a solution to housing problems, because it does not conform to elite values.

Two possibilities: Either we must devise a third, alternative technology which answers the economic and social problems as well as being widely acceptable, or we must change our attitudes so that self-reliant technology in some form can be widely implemented.

Given the time and resources available, a third technology is probably impossible, so we are left with the prospect of changing our attitudes. But changing our attitudes is no mean task. We often hold them close to our hearts, and they are entrenched. We may not want to change them, or we may be afraid to change them.

This study has discovered a set of myths that are connected to each other in a special way, because some are more fundamental than others. They fall into three major groups: professional and technological myths; myths related to middle-class and elite values; and myths that have found their way into our institutions.

1. High-rise

The high-rise idea promised to offer two major economies: savings on land by increasing densities and savings in construction by using modern methods. Both have proved to be mythological. Several recent studies show that building densities are approximately the same for multistory towers as they are for three- and four-story buildings, given an acceptable level of air, sunshine, open space, and services. An American study showed that building costs per sq ft rise from $20 to $36 as building height increases.[1] A Scottish housing study showed that maintenance costs per dwelling unit in 1970 were £8.39 for low buildings, and £21.35 for towers.[2] This evidence has been sufficient for the British substantially to stop building high-rise public housing.

In cities of the Third World, costs are even higher, due to the heavy import of equipment and materials, the high level of skills and precision required, and the extensive use of capital, often from foreign sources. These high costs usually result in high social costs because they lead to smaller units. And as Patrick Geddes remarked: "the essential need of a house and family is room and that the essential improvement of house and family is more room."[3] Further social costs are brought about by loss of social contacts, small business opportunities, and manufacturing work that can take place when families live close to the ground.
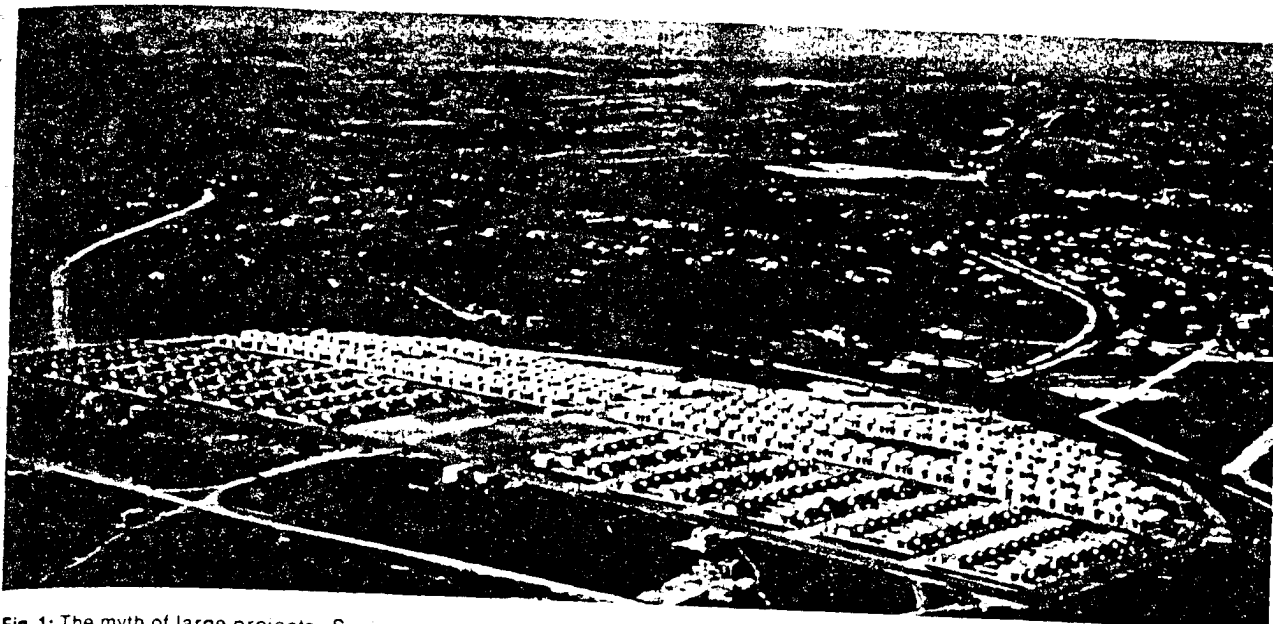
Fig. 1: The myth of large projects. Savings on similar housing components are often offset by additional management costs needed to administer large developments.

These 487 houses are one of several similar developments sponsored by the Cohab in Campinas, Brazil.

2. Large projects

Suppose the myth of *high-rise* is accepted so that low-rise solutions to housing are the rule. There still may be an advantage in *large projects*, the construction of many similar housing units in one project. Savings are expected because of repetition, shorter planning and construction time, buying materials in bulk, and industrialization. The result should be much cheaper housing, but it is not. High costs of administration and organization have to be added, as well as costs of inexperienced management in the developing countries. In Venezuela, a cost-comparison study found that self-reliant housing cost 4,200 bolivars per unit, four-story low-quality construction cost 10,200 per unit, and fifteen-story low-quality cost 16,000 per unit.[4]

Large projects are also expensive in the long run because their management and maintenance costs are high. They deteriorate rapidly due to vandalism because their occupants have no stake in them and are often hostile to them. They are neglected because there are limited public resources and capacities to keep them up.

This is rarely the case with small projects — small groups of houses, each one built and owned by one or several families. These are invariably better kept. They are liked and cared for, because they allow people to build for their own special needs — needs which are systematically averaged out in large projects. In particular, they allow for traditional family structure to be maintained — a crucial element of social cohesion, and the basis of healthy community life, which cannot be found in large public housing estates. They often improve over time.

Taking these considerations into account the myth of large projects can be seen. But there is a more fundamental myth — that technology can overcome all these difficulties with innovations.

3. The technical answer

Given enough technicians, time, and money, an ingenious modern solution to low-cost housing can be found. Very low-cost housing is being produced, but low-cost housing is not necessarily low-income housing. Modern sector construction costs, including overheads, put low-cost housing out of range of the poor.

In Tanzania, for example, the National Housing Corporation, the country's lowest cost builder, can build a traditional type house for US$2,230. A similar house is being built by squatters for roughly half this figure.[5] In Thailand, the lowest-income people, comprising 15 percent of the urban population, earn less than 1,000 baht (US$50) per month.[6] This income group cannot afford to pay more than 100 baht (US$5) for housing each month. No modern construction method can meet their housing needs without heavy subsidies.

Cost reductions through the development of new materials and methods are difficult to come by. Often other costs — services, materials, land, energy, and skilled labor — rise fast enough to overshadow these savings. Clearly, modern technology by itself has not yet provided an answer, and very few realists now believe that it will.

The numbers of squatters in Third World cities are in the millions and estimated to be growing as much as 12 percent annually in some places.[7] Most of these people are building themselves shelter, albeit humble, without the benefit of modern technology. Because this is being done by lay people without professionals, many think that it cannot possibly be a serious answer to this complex problem. This is the myth of *professionalism* — the trust in the rational objective expert. Economists, sociologists, architects, and engineers are all trained to solve special problems. They are not the people most fit to solve housing problems comprehensively.

4. Social surveys

The myth of *social surveys* holds that all relevant knowledge about a large group of people with housing problems may be gained by asking a few people a lot of simple questions. It then assumes that this information can be used to formulate plans and make housing decisions both on behalf of those and other similar groups of people.

Herein lies a paradox. Throughout this article the results of social surveys have been used. Yet they can be inaccurate and manipulated to prove either side of an argument. But social surveys are a major means of communicating the needs of the poor.

Apart from this, there are two other serious problems with social surveys. First, when a squatter is asked if he would like to live in a high-rise flat, he may say "yes" if he feels that is desired; or he may say "yes" if he feels that by saying "yes" he may actually get a flat.

Fig. 2: The myth of social surveys. These residents of Alagados, Salvador, Brazil, have been surveyed several times, and the results have been manipulated to prove various points of view.
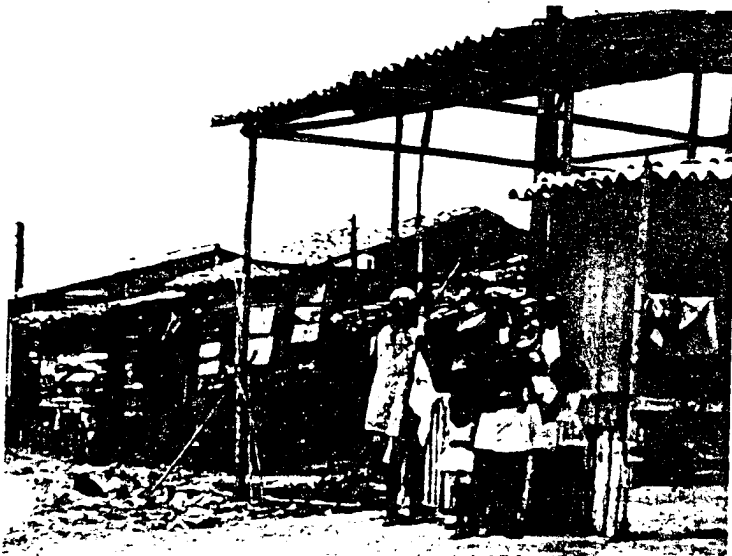
Second, the collective needs of the community are almost impossible to ascertain by asking questions of individuals. When the community discusses its collective needs, the resolutions that are reached are quite different from the results of social surveys. In addition, individual needs change appreciably once collective needs are properly formulated.

5. Completeness

The esthetic desire to produce finished products — housing units and all their associated facilities, including schools, markets, fire stations, hospitals, recreation centers, public parks, playgrounds, movie theaters, and places of employment — gives rise to the myth of *completeness*. Yet the vast majority of Third World housing is built in small increments over long periods, and communities take shape slowly over time as needs are felt and money becomes available. In Mexico thousands of schools have been built. In Guyana, they build roads and water supplies. In Peru, squatters plan their own communities and then slowly build the roads, markets, schools, community centers, and public open spaces. But the people's need for shelter is immediate, and they cannot wait for months or years of planning.

6. Professionalism

To complete our revelation of the myth of *professionalism*, two of its major drawbacks can be noted. Professionals are poorly trained to deal with housing low-income people in developing countries. But even if they were adequately trained, there would not be enough of them to do the job. The reason they are badly trained is that the rich countries systematically decide the direction of professional training and work, even within the developing countries themselves. The reason there are not enough professionals is that the volume of housing problems is increasing at a much greater rate than the cadre of professionals who must be shared among the many problems of development.

To be realistic about providing housing, the energies of the people who have the ability and willingness to build their own houses must be used. But if this is accepted, then another even more difficult myth — the myth of *paternalism* — must be countered. Since this myth is fundamental, another chain of principles, which are the results of paternalistic attitudes, is examined first.

7. Squatter clearance

Many would like to go on believing that slums and squatters are a social disease infesting cities. Just as cancer has no place in a healthy body, squatters and slums have no place in a healthy city.

In reality, when shelter is in critically short supply, squatter clearance to make way for public housing results in a net loss of housing at a large expenditure of money. A recent investigation in Dar es Salaam showed that a program costing $1.6 million would

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destroy 2,800 more houses than would be built.[8] In addition, the squatters did not care or could not afford to move back into the new houses. So rather than containing squatting, the project simply resulted in the proliferation of new squatter areas. In Bangkok some squatters claim to have been evicted five or six times.

8. Land shortage

The public has been led to believe that there is a land shortage in cities, and that squatters are aggravating this shortage. They preempt the use of valuable land and live at densities that are considered to be far too low.

On close examination, there is a lot of land in many Third World cities. A recent World Bank study on urbanization reported that 40 percent of the urban land in Bangkok and Buenos Aires is unoccupied.[9] The problem is one of making this land legally available, at an acceptable price.

It is equally faulty reasoning to blame squatters for preempting land needed for essential private development or public works. For all land uses, legal or illegal, low-, middle- or high-income housing, businesses, parks, and the like, can be equally guilty of preempting land and subject to legitimate expropriation for some public good.

Concerning densities, the problem is not that serious, as studies have shown that squatter settlements develop high densities over time. The implication here is that there is no excuse for not finding land in our cities for squatters, and that space must be allocated exclusively for this purpose.

9. No housing finance

In the conventional banking world, the poor are a bad security risk. They have little material resources for collateral, low savings, and frequent debts; their income fluctuates too much, and they are notoriously unreliable in meeting regular payments. For these reasons banks cannot support individual housing loans for low-income people. Instead, they prefer to make large loans for bigger housing projects secured by government guarantees. This is the myth of *no housing finance*. The banking interests upholding this myth force us to take a position in favor of *large projects* and *squatter clearance*.

The poor require a very different financing system to meet their needs. Poor people build small projects in small increments. They improve their houses as their families grow, and as they acquire small savings. To take advantage of these energies, and to assist in financing, new kinds of loans are needed in small amounts, for long periods of time, and secured by the house itself. If small loans were given to housing cooperatives or similar organizations, and household loans were secured by government guarantees, the potential losses to the government would be far less than the cost of constructing public housing.

Fig. 3: The myth of completeness. Some communities build schools first (such as this one in Campinas, Brazil), while others provide water and sewers, roads, hospitals, or other facilities. Communities are seldom able to afford to build everything at once.

Fig. 4: The myth of professionalism. The need for housing is growing faster than the cadre of professionals concerned with the problem.
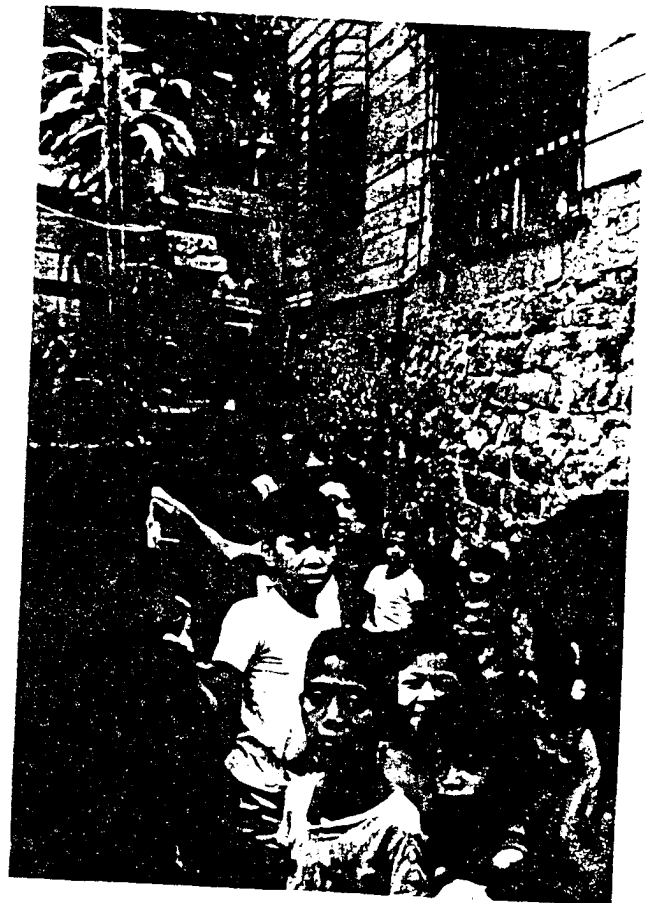
10. The nice environment

The myth of *the nice environment* requires squatter clearance. Many people believe that even if there is economic sense to squatter settlements, they are not nice places. They are dirty, disorderly, and run down. The image of a nice place is a middle-class area.

It is difficult to overcome this bias, because it has to do with taste, and not with reasoning. These tastes are middle-class and urban; they have little to do with the tastes of lower-income or rural people. In fact, in squatter areas many people are satisfied with their housing.[10] Squatter communities look messy because they are often in a process of construction, they are used as a place of manufacture and work, and they often use cheap or second-hand building materials. Nicer housing and a nicer environment are not high on the squatters' priority list of problems.

11. Charity

Even if a nice environment is not what is required, many feel that something has to be done for the poor. Many feel that it is necessary for those who are more fortunate to share with the poor. This sharing should take the form of gifts and contributions, for which the poor would be grateful. This is the myth of *charity*. It is the traditional way of addressing inequality, and maintaining goodwill between rich and poor. Its modern equivalent is welfare — the commitment of the government to help the poor on behalf of its more prosperous citizens. Poor people thus become dependent on the government, and lose both self-respect and self-reliance. Many feel that it is advantageous to remain charitable and "do good," rather than face the demands and rights of the poor. A charitable attitude inevitably discourages the poor from organizing into communities that could take effective action.

12. Paternalism

Once again the argument returns to relying on the energies of the people themselves to care for their needs, which has been ruled out by the principle of *paternalism*. This myth embodies the idea of the "father-child" relationship. It states that the elite know better and therefore should be allowed to decide and act on behalf of the rest. The people who have housing problems are less mature, less experienced, and less responsible. They are less organized and less reliable. Therefore, they should not be left to cope. Their problems must be solved for them.

As an example, let us make a rough comparison between the scale of the housing problem in Bangkok, and what the Thai government is planning to do about it. By 1983, the National Housing Authority plans to build 70,000 housing units in Bangkok for people earning less than 1,500 baht (US$75) a month.[11] It is estimated that the present requirement, just to eliminate the 300,000 to 600,000 squatters who fall into this income group, is 50,000

to 100,000 housing units.[12] Conservatively, by 1983 this figure will have grown by an additional 50,000 to 100,000 units.

The housing need cannot be met by conventional paternalistic means. If they are given reasonable assurances that their houses will not be destroyed, the poor will invest in their own housing. But the squatters cannot be given any assurances that their houses will not be destroyed if the law is upheld.

13. Upholding the law

Squatters are illegal land occupants. Basically, they have broken the law. To "recognize" them and to provide them with privileges awarded to law-abiding citizens, such as police protection, education, health, fire protection, water and the like, is an affront to the very principle of law.

This common attitude ignores the nature of law. Laws exist as long as society is willing and able to uphold them. When the majority, or a significant minority in a society, finds certain laws inappropriate they must be changed. Upholding laws after they have been massively broken, and when there is no possibility or need to maintain them, increases the feeling of lawlessness and promotes the breaking of other laws. If those who are forced by circumstances to squat are expected to respect the law, then the law must be changed to respect the circumstances in which these squatters find themselves.

14. Private property

Privately-owned land is private property. It is protected by the law because it symbolizes individual rights, the right to benefit from developing it, the right to profit by selling it. However, this attitude cannot be maintained when there is a small minority of landholders and a large majority of landless people. In a situation of land scarcity, those with more land than they need cannot expect the government fully to protect their unused land against trespassers.

Squatters never occupy productively used land, even agricultural land. They occupy unused land held by private speculators or by government agencies. Squatters hold a traditional view of landownership — the ownership of use; that people have a right only to the land that they can and do use; that one actually establishes ownership through use.

What they lack is the legal tenure that will allow them to build for themselves, to develop their communities, and to obtain the required public services. Urban land reform which will provide the large amounts of land necessary for expanding low-income housing cannot be avoided. This is not likely to occur by government purchase of land in the open market. Zoning land for low-income housing, or creating laws for land expropriation are more realistic measures. Limiting the amount of land owned by anyone or nationalizing land are also important possibilities.

15. Knowing your limits

The trouble is that talking about tenure and land reform is idealistic and unrealistic. It does not take into account the real interests of those who hold power. Their support is essential to any such fundamental reforms. So when experts and professionals are brought in to provide a scientific answer to the housing problem, or for that matter the transportation problem, they are automatically excluded from dealing with land, as this would mean treading on the toes of those who hired them.

This, then, is the principle of *knowing your limits*. Decisions on the proper use of land are largely political, and traditionally favor landowning interests which predominate in local and national politics. Two typical results: those in power insure that the most valuable facilities are built on their land; and once their land is developed, they insure that it remains undisturbed by requirements for public improvements. As squatters have neither legitimacy nor power, they are the most politically expedient and economical target for eviction. Moreover, as they often occupy lands owned by powerful people, they fall prey to market and political pressures to build more profitable structures on the land they occupy.

Fig. 5: The myth of the nice environment. One reason that squatter settlements are messy is that they are often in the process of construction. In the Tondo area of Manila, individual household improvements are not coordinated. Each family fixes up its house when it can.

Fig. 6: The myth of paternalism. This myth states that the elite know better and should be allowed to decide for the rest.
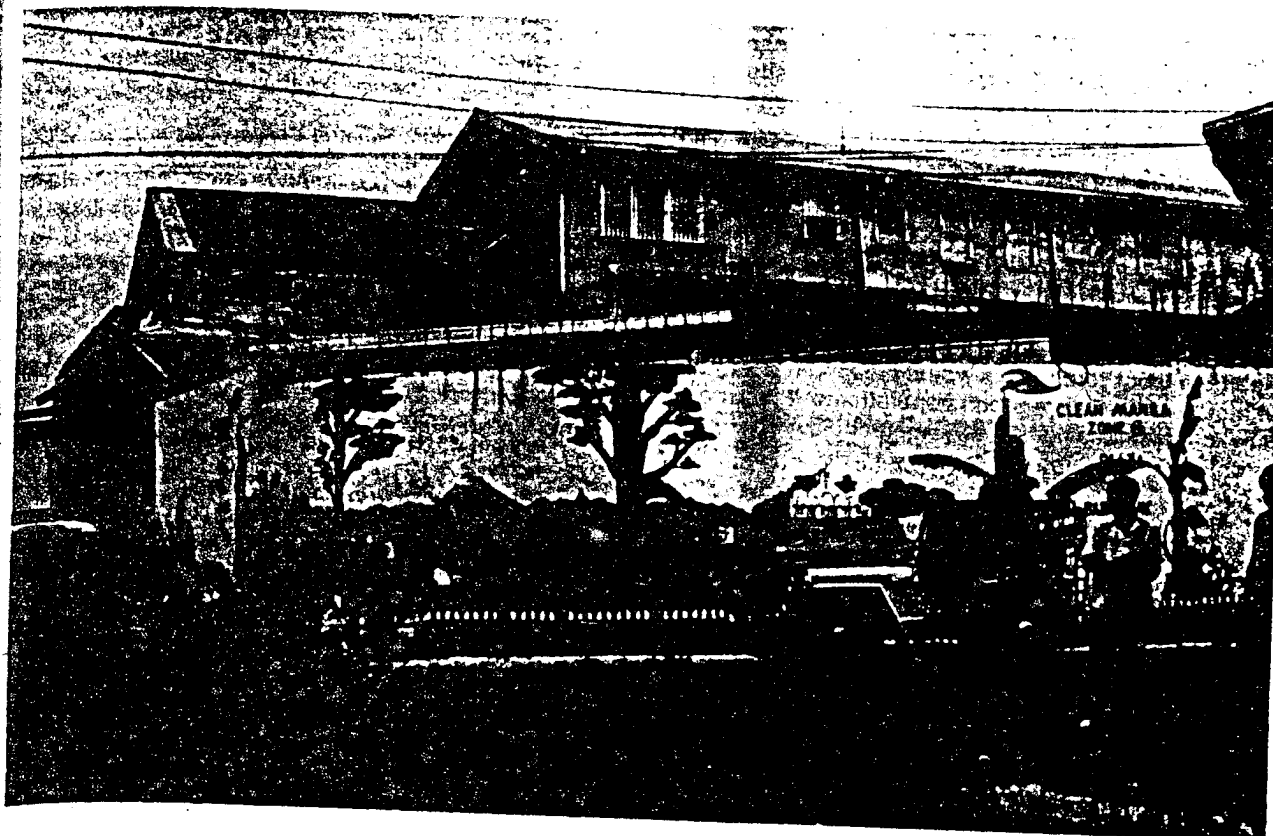
16. Somebody else's problem

One major obstacle to effective bureaucratic action on housing can be called the principle of *somebody else's problem*. Each division of government has well-defined responsibilities, and cannot overstep its authority. The problem of low-income housing is a land problem, a housing problem and an economic, legal, and social problem. No one in government can be blamed for not handling "the squatter problem." It falls outside everybody's jurisdiction. Even those in government who would like to do something about it are powerless, because it falls outside their responsibility. City governments disagree with the national government about responsibilities for squatters; suburban local authorities refuse to share the burden of the central city's housing crisis;[13] government agencies that need land for housing cannot obtain it from other powerful agencies that have large amounts of land. In addition, there is an extreme overlap of responsibilities, so no one can act with a singleness of purpose. In short, there is an entrenched structure that militates against accepting responsibility for solving the problem.

17. The double bind

The last two myths come together in one final myth; the myth of the *double bind*. Here, the decision makers are faced with the ultimate dilemma. On the one hand, they cannot alienate the powerful, yet small, landowning groups. On the other hand, they recognize that squatters have a problem and cannot be thrown out wholesale without generating some public wrath and perhaps organized resistance. They cannot evict them totally, except in critical places where an alternative use of the land can be fully justified. This is a typical *double-bind* situation, in which the best course of action is no action.

While in the short run this appears to be an expedient approach, in the long run it risks alienating everybody, simply because the sheer volume of low-income housing demand is explosive. Most of the increase in this demand will come from low-income rural migrants. Urban employment prospects in the Third World are currently rather bleak, with modern jobs increasing much slower than the labor force. This would mean that a large majority of the future urban population will require low-income housing. Clearly, then, the squatter problem is not going to go away.

Conclusion

It is customary to finish an article on housing with a series of recommendations. But we are not going to do it. We cannot recommend a new technology because this is not just a question of building more

houses, better houses, or cheaper houses. We cannot recommend some ingenious government structure that will effectively change the housing situation, because this is irrelevant. We cannot suggest new laws or new policies. We have got enough of those. And besides, no matter what policies we are able to articulate and put on the books, they will not be implemented. Or if they are implemented, they will simply be reinterpreted to reinforce entrenched attitudes. Until there is a considerable change in attitudes and perceptions, the squatter problem simply can't be solved.

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