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Informal rental housing in Colombia: An essential option for low-income households

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Abstract

Around the world, rental housing is frequently seen as secondary to home ownership; yet it plays a crucial role in many countries. In particular, rental housing in urban informal neighbourhoods has a critical but consistently overlooked role in housing the most vulnerable households in the Global South. If better policy and practice are to be pursued, there is a need for improved data on rental housing in urban informal settlements, and in particular, better understanding of 'the lived experiences of the poor'. This paper responds to these empirical gaps in debates on informality and rental housing with qualitative research on residents' experiences of informal rented housing in two Colombian cities, Bogotá and Cali. The paper frames informal rental housing as an essential option for diverse low-income households for whom ownership is not accessible or attractive. In this way, it also contributes to policy and theoretical debates calling for a better understanding of the dynamics, possibilities and potential of informal housing.

Introduction

In both the Global North and the Global South¹, rental housing is frequently seen as secondary to home ownership in terms of its scale and policy significance. Housing policies have tended to ignore renting in favour of home ownership due to the strength of the real estate lobby among other factors, and this is especially so in low-income countries (Gilbert, 2016). Yet the rental sector plays a crucial role in many countries, particularly in terms of housing low-income urban populations. Across the globe, an estimated 1.2 billion people live in rented accommodation (Gilbert, 2016). In many countries of the Global North where home ownership has previously dominated, renting is once again increasing, a shift that some attribute to the housing affordability crisis (Gilbert, 2016; Blanco et al., 2016). Meanwhile, in

¹ These terms are employed with the usual caveats; we use them here in recognition of the need to distinguish between urban experiences shaped by vastly different historical and other contextual factors.

countries of the Global South, where demand for low-cost housing frequently outstrips supply, rental tenure has long played a vital role in housing low-income urban households.

In particular, the rental housing market in urban informal neighbourhoods has a critical but consistently overlooked role in housing vulnerable households in many countries. According to UN-Habitat (2003a), informal settlements are initially characterised by one or more conditions of deficiency, including insecure tenure, poor or overcrowded housing conditions, and inadequate services including water and sanitation. Informal settlements usually develop through self-help construction processes, which is a common route to home ownership. However, the processes by which rental housing develops in informal settlements are less well-understood; and this has consequences for policy approaches, which often ignore this sub-market, or subsume it to the 'one-size-fits-all' response of formalisation. These policy responses derive from dualistic understandings of informality, seeing it as the undesirable counterpart of formal structures and processes. Yet in the context of high rates of urbanisation and growing urban inequality in Latin America, there is increasing recognition of informal rental's significance (McTarnaghan et al., 2016). If better policy and practice are to be pursued, there is a need for improved data on rental housing in urban informal settlements, and in particular, better understanding of 'the lived experiences of the poor' in this context (McTarnaghan et al., 2016, 58).

Prompted by these gaps in knowledge, this paper contributes to existing debates on informality and rental housing in Latin America with qualitative research on residents' lived experiences in informal rented housing in Colombia. Colombia has the highest proportion of rental housing in Latin America, representing 39 percent of urban housing (Blanco et al.,

2015), a situation attributed to the inadequacies of formal housing production, lack of social housing subsidies and loans, and comparatively high cost of land (Gilbert, 2005; Torres, 2014). It is also one of the most unequal countries in Latin America in terms of income distribution (World Bank, 2019), and has high levels of economic and shelter informality. Since the 1980s, various studies of formal and informal renting in Colombia have highlighted the importance of renting versus ownership (Gilbert, 1982; 2005; Gilbert and Ferguson, 1994) and the need to recognise and facilitate renting via public policy (Escallón, 2010; Jaramillo and Ibañez, 2002). However, much recent research on rental housing in informal neighbourhoods is from a quantitative perspective (Jaramillo, 2004; Pérez, 2007; Torres, 2007; 2012), with some notable exceptions (Parias, 2008). Additionally, many studies focus on Bogotá, with limited coverage of Colombia's other large cities (Jaramillo and Ibañez, 2002; see Edwards' 1982 study in Bucaramanga for an exception).

This article presents qualitative evidence on the experiences and perspectives of tenants renting in neighbourhoods with informal origins (*barrios populares*) in Bogotá and Cali. A qualitative methodology explored economic opportunities, housing and living conditions, and tenants' needs and aspirations, based on a framework which engages with and expands Abramo's (2010) work on informal rental sub-markets in Latin America. The article aims to contribute empirically and theoretically to discussions which frame informal rental housing as an essential option for low-income households for whom ownership is not an accessible or attractive option. Empirically, it contributes qualitative evidence of tenants' lived experiences of informal rented housing, deepening understandings within the Colombian context. Theoretically, it speaks to debates on informality that see it not as a residual category which needs to be abolished or formalised, but rather as an existing reality for

many in the global South, which needs to be better understood in its own right. In bringing together literature from debates on renting and on informality, as well as work in both English and Spanish, we also aim to look across and connect domains which are often treated as separate². In this way, the article contributes to the development of policy in support of informal renting practices (which can be beneficial for both tenants and landlords), rather than seeking to either replace renting with home ownership, or formalise informality, a point we return to in the conclusion.

Renting and informality in Latin American cities

Renting: an overlooked tenure for low-income communities

Because of its role in providing accommodation to those who would otherwise struggle to access housing, rental housing is seen as ‘the main alternative to home-ownership throughout much of the world’, in both formal and informal sectors (UN-Habitat, 2003b, 106). For example, past studies have estimated that rental tenure houses a majority of residents in African urban contexts (Grant, 1996, 248), although this varies greatly between cities (Blanco et al., 2016). It has inherent advantages for households who are unable (or unwilling) to buy, including flexibility, and perceived lower set-up and ongoing costs; and at the same time, it holds the potential to address some of the more general negative urban consequences of home ownership, including urban sprawl (as it supports compact cities), an inflexible labour market, and housing inequality (Gilbert, 2016). Given that universal home ownership is

² An exception to this is the significant contribution made to this field by Professor Alan Gilbert, whose work on informal renting, particularly in Latin American countries, has especially informed this article. Additionally, other work which takes a gendered perspective on housing as a socio-spatial asset for livelihoods overcomes the frequent separation of ownership and rental domains (e.g. Wigle, 2008).

increasingly seen as an 'unrealistic aspiration' due to inadequate provision of affordable housing, rented accommodation offers a pragmatic response to this (Ansell and Van Blerk, 2005), although its relative benefits must be understood in context.

However, the association of rental housing with tenure insecurity and poor-quality shelter is an enduring narrative. In some places this has led to the implementation of policy mechanisms to protect tenants, such as better building regulations and rent controls, but these types of measures have also been linked to a diminished supply of rental housing (Blanco et al., 2014, 34). In many other contexts, this narrative is a counterpart to the focus on homeownership that has tended to dominate policy debates since the late-twentieth century, meaning that rental housing is not supported in policy, or recognised as a 'credible tenure option' (Arku et al., 2012). The materialisation in policy of the idea that 'home ownership is the best option for all' is strongly associated with the increasing marketisation of housing under neoliberalism that has occurred in most regions (Rolnik, 2013, 1061).

This can be particularly seen in Latin America, where there is a disjuncture between relatively high levels of rental housing and an enduring policy focus on homeownership. In Latin America, one in five inhabitants rents; and this proportion increases notably in urban areas, where more than 40 per cent of the population rents (Blanco et al., 2014). Some Latin American countries present a much higher proportion of rental housing than this, including Colombia. However, the dominance of home ownership in housing policy in the region has overlooked rental as an appropriate form of housing tenure, while also failing to address the needs of lowest-income groups. A study by Murray and Clapham (2015, 358) showed how housing policy in four of the largest economies in the region (Argentina, Brazil, Chile and

Colombia) has focused on homeownership at the expense of rental housing, while also failing to capture value generated by private housing development and redirect it towards housing subsidies.

The trend in favour of home ownership in Latin American countries was entrenched by housing policies during the 1970s which established public mortgage-granting entities and social housing institutions promoting ownership (Blanco et al., 2014). At the same time, the deterioration of social rented housing in some cities, due to inadequate maintenance and rent arrears, provided a justification for the state to sell it off (Balchin and Stewart, 2001; Gilbert, 2016). However, while the mortgage lending sector across the region has grown from the 1990s onwards (supported by the World Bank and the Inter-American Development Bank), this has not resulted in improved access to mortgage finance for low-income households³. In fact, it has arguably come 'at the cost of losing the region's historically pro-poor orientation toward housing provision' (McTarnaghan et al., 2016, 35; see also Rolnik, 2013). Redressing this imbalance requires a reprioritisation of government policy towards poverty reduction; within this, rental housing has a potentially significant role in housing low-income households. However, this will necessitate 'better rental housing policy if mortgage markets continue to be insufficient' (Coulomb and Schteingart, 2006 in McTarnaghan et al., 2016, 33).

Responding to this situation, some recent experiments with formal low-income rental housing have been implemented; however, programmes such as Brazil's Rental Housing

³ It should be noted that some governments have offered subsidies to some sectors of the poor to buy property, particularly through the 'capital subsidy' approach, adopted in Chile, Colombia, Costa Rica and Ecuador among others (see McTarnaghan et al., 2016, 40-44).

Programme (set up in 1999) have suffered from limitations relating to scale, entry thresholds, location and housing quality (Abramo, 2010). Such poorly-designed rental policy arguably derives from a lack of understanding of low-income households' needs in the rental sector, as well as the relative benefits of informal housing. This reinforces the status of rental as an overlooked tenure for low-income communities, and also highlights the need to better understand how and why people access informal rented housing in Latin American cities as an alternative to formal renting or ownership (although for reasons of space a direct comparison between formal and informal rental practices is not undertaken here).

Informality and renting in Latin American cities

While precise estimates on informal housing are notoriously difficult to obtain, the United Nations' *Slum Almanac 2015-16* estimates that in Latin America and the Caribbean, at least 21 per cent of the urban population lives in informal settlements⁴, although this regional average obscures diverse national proportions. In this context, 'dynamic and substantial' rental sub-markets have emerged in informal areas in many Latin American cities (Blanco et al., 2014, 30). Informal rental may be characterised as such based on the origin of the dwelling (i.e. informally constructed/self-built housing); the absence of contracts (which does not necessarily relate to housing origin, but may be more likely with low-cost rental); and the non-payment of taxes on rental income (more usually associated with high-income rentals) (Blanco et al., 2014).

⁴ This compares to 59 per cent of the urban population in Sub-Saharan Africa, and 28 per cent in Asia and the Pacific (UN-Habitat, 2016).

The wider literature on informal rental housing suggests that it offers a low-cost alternative for those unable to afford owner-occupied housing in informal contexts (Gunter and Massey, 2017; UN-Habitat, 2003b). Tenants may use it as an interim tenure, in order to save for (informal) incremental construction and ultimately homeownership (Gilbert, 2016). The decreasing availability of cheap land for informal housing production may also contribute to higher levels of informal rental housing (Gunter and Massey, 2017), as informal settlements densify through the extension of existing housing, which may then be rented out. Rental housing may also offer tenants proximity to employment opportunities, particularly in consolidated settlements which tend to be more centrally located, as compared to new owners who by necessity tend to buy land on the periphery where it is cheapest. This suggests that formal employment may be more common among tenants who can afford to pay a regular rent, while self-help ownership and sharing is more likely among those with a variable (and often informal) income (cf. Blanco et al. 2015).

One of the main perceived disadvantages of informal renting for tenants relates to the lack of security deriving from the absence of contracts (Arku et al., 2012). As Gilbert (2016, 176) observes, landlords in informal settlements 'tend to operate outside the legal framework for renting', in terms of written contracts, rent increases and evictions. This can generate exploitative relationships between landlord and tenant (e.g. Gunter, 2014); however, such systems often function acceptably well, even where problems arise between landlords and tenants (e.g. Ansell and Van Blerk, 2005; Crankshaw et al., 2000; Lemanski, 2009). This suggests that the nature of such relationships needs to be understood in context.

An additional drawback for tenants can be the high cost of long-term renting – as private renters are among those most likely to spend high proportions of their incomes on housing (UN-Habitat, 2003b, 106) – along with the need to make regular monthly payments in the context of precarious working conditions. These factors, along with the possibility of self-help housing, have been linked to higher levels of homeownership among low-income households in Latin America (e.g. Blanco et al., 2016; Torres, 2012), as suggested above⁵. However, the increasing significance of rental markets in contexts like Colombia suggests there is a need to interrogate such assumptions in terms of tenants’ self-expressed motives for renting informally.

For landlords in informal neighbourhoods, who are often of a similar social status to tenants, renting out part or all of their property can provide an important income stream (Escallón, 2010). This may offer a ‘major livelihood opportunity’, particularly for women (UN-Habitat, 2003b, 109), often through informal extension or subdivision of existing property (Wigle, 2008). However, housing policies directed towards informal neighbourhoods – which have predominantly supported some form of legalisation or regularisation of tenure (of land or housing), often accompanied or sometimes preceded by provision of basic services and improvement of infrastructure – mainly focus on self-help housing as a means to ownership. Consequently, most capital for developing rental housing in informal settlements comes from landlords themselves (UN-Habitat, 2003b)⁶. While this suggests a lack of external support for the provision of informal rental housing supply, settlement improvement and servicing can

⁵ This often obscures the fact that many owner-occupied houses are shared between more than one family, as a strategy for dealing with housing need and low incomes in extended families and kinship networks (e.g. Gilbert, 2016).

⁶ The research on which this paper is based did not undertake interviews with landlords and their perspective is not discussed at length in this paper.

encourage owners to build for rent, and tenants to seek accommodation in such 'improved' settlements. Rental housing in informal settlements therefore often represents a response to the needs of both tenants and landlords; and, some argue, governments should more directly facilitate this practice with financial, legal and technical tools, instead of prohibiting or formalising it (Briceño, 2010; see also Crankshaw et al., 2000; Lemanski, 2009).

Summarising some of the key debates outlined above, Abramo's (2010, 82-83) reflections on rental sub-markets in informal neighbourhoods in Latin American cities support the aim of understanding informal rental housing as a sub-market in its own right, albeit always in context⁷. Firstly, informal rental housing offers **better economic opportunities than formal public housing** for many tenants, via proximity to social networks and jobs, services and amenities; while for landlords, it represents additional income. Secondly, housing standards within **the informal rental housing sub-market are often poor**, relating to intense competition and lack of regulation within the sector. Thirdly, there is a need for **better recognition of dynamics in the sector** – such as incremental construction processes, informal norms, and local authorities' role in mediating conflicts – as the basis for new forms of state-society interaction between the regulatory state and informal neighbourhoods. Finally, this offers an opportunity to **incorporate the informal housing market into housing policy**, based on its ability to provide well-located housing and diverse, flexible contractual options. This framework informs the analysis below, while also offering a point of reflection and means of interrogating assumptions discussed above, in order to expand the framework and contribute to debates.

⁷ Critical factors determining the nature of the informal rental sub-market in a specific context include, for example, how easy it is to own, and what alternatives to ownership exist.

In particular, our approach is informed by longstanding theoretical debates recognising informality as a ‘solution’ as much as a ‘problem’⁸. More recent work in this area has attempted to go beyond dualistic approaches to conceptualise informality as a mode of spatial production (Roy, 2011), form of practice (McFarlane, 2012), or site of critical analysis (Author, 2019). Such approaches emphasise the need to recognise informal practices and articulate them with more mainstream policy in order to support them, on the basis of the actually existing benefits they offer to low-income populations (Author, 2018), even in contexts of marginalisation. In particular, the process of recognition suggests the need for housing policy to be informed by existing rental practices in informal settlements, in support of regulating the informal rental market without damaging its existing functioning (Briceño, 2010; Saenz, 2018).

Context and methods: Qualitative research on renting in informal settlements in Colombia

Renting and informality in Colombian cities

In Colombia, 44 per cent of the overall population lives in rental housing (Blanco et al., 2014). While middle-income groups are most likely to rent (Blanco et al., 2014), low-income households are significantly represented in the sector: in Bogotá in 2014, 41 percent of *estrato* 1⁹ households lived in rental housing, 48 percent of *estrato* 2, and 42 percent of

⁸ These debates, not elaborated on here for reasons of space, are summarised elsewhere, e.g. AlSayyad, 2004, Author, 2016.

⁹ The *estrato* system of socio-economic indicators defined by the Colombian National Statistical Department (DANE) is linked to income and used for calculating taxes and utility bills. *Estrato* 1 represents the lowest income, 5 the highest. Households defined as *estrato* 1, 2 and even 3 often live in informal settlements.

estrato 3 (SDP, 2014, 26)¹⁰. It is estimated that 44 percent of the housing constructed in Bogotá between 1986 and 1997 had informal origins (SDP, 2000). Informal neighbourhoods play an important role in producing rental housing for this sector, as shown by studies from the 1980s and 1990s (Gilbert, 1983; 1999; Jaramillo, 1995), particularly in Bogotá.

Rental housing units in informal settlements have been categorised in terms of houses, apartments and rooms; nearly one-third of properties are shared by more than one family, and are often overcrowded, based on three people sharing the same room (Parias, 2008). In terms of living conditions, it is estimated that 'around 27 percent of renters are in a condition of quantitative and qualitative deficit' (Torres, 2007, 1), although this depends on specific neighbourhood and urban contexts. Parias (2008) also argues that there is a relationship between renting in informal settlements and informal economic employment, as she found that 55 per cent of tenants in informal settlements worked in the informal sector, as compared to an estimated 42 per cent in Bogotá overall (Observatorio Laboral LaboUR, 2018).

The majority of transactions are characterised by a lack of a rental contract: in 2007 '63 per cent of all tenants in Colombia claimed to have had only a verbal agreement' (Gilbert, 2016, 178). In fact, verbal contracts are legally recognised by Law 820 (Congreso de Colombia, 2003), and have the same weight as a written contract, although tenants appear to be generally unaware of this (Torres, 2012). More generally, the landlord-tenant relationship is characterised as self-regulating (Gilbert, 2005) and based on trust and familiarity, as tenants

¹⁰ The divergence of these figures from those calculated nationally by Torres (2014, 220), which puts them at 21, 35 and 45 respectively, could be accounted for by the timings of the studies (Torres is based on DANE's 2008 census) and also Bogotá's specific characteristics, with high concentrations of both renting and poverty.

are often relatives, friends or acquaintances of the landlord (Parias, 2008), and usually of the same *estrato* (Escallón, 2010).

In this context, our research explored tenants' experiences of informal renting in Bogotá and Cali. These two cities were chosen for several reasons. Firstly, as mentioned above, previous studies often focus on Bogotá, and the project aimed to broaden this scope. Secondly, these cities, while both significant in economic and population terms, present different scenarios in terms of poverty and ethnic diversity. Of Bogotá's population of around 8 million, 12 per cent are considered poor; while in Cali, it is 16 per cent of a population of around 2.5 million (BCV, 2017, 60). Cali has one of the highest urban concentrations of Afro-Colombians, with 26 per cent of the population identifying as Afro-descendant (Urrea-Giraldo, 2012). In Bogotá more than 40 percent of the population rents, while in Cali it is around 35 percent (Blanco et al., 2014). Both cities contain a significant element of informal housing, defined in Colombian law¹¹ as 'incompletely developed human settlements' based on conditions including lack of basic services, poor housing conditions, insecure tenure and high concentrations of poverty (Uribe, 2011).

Using qualitative methods to explore informal renting

A total of 32 interviews were carried out with residents renting in six informal neighbourhoods¹². *Barrios* were selected based on their informal origins, the presence of a rental sub-market, and accessibility, relating to local researchers' longstanding relationships

¹¹ Decree 0419, 24 May 1999, Norms and criteria for approval of regularisation and urban renovation programmes in human settlements of incomplete development.

¹² Observation and documentary review were also undertaken: at city level, policy documents were gathered and reviewed in order to triangulate findings where appropriate.

with communities. Sampling was opportunistic¹³, as neighbourhood *Juntas de Acción Comunal* (Community Action Groups, community-based organisations registered with the municipality) were engaged as gatekeepers. Interviews were undertaken by local researchers and assistants in each city, in respondents' houses at a time of their choosing (mostly on Saturdays), lasted between 30 and 60 minutes, and were recorded with respondents' permission, accompanied by written notes.

FIGURE 1 ABOUT HERE

In Bogotá, 17 interviews were undertaken in four neighbourhoods (*barrios*) situated in three different districts in Bogotá's southern peripheries, an area generally associated with high levels of informality: Alfonso López in Usme district; Los Alpes and Caracolí in Ciudad Bolívar; and Isla del Sol in Tunjuelito. All three districts were established informally over 20 years ago, and still contain many informal neighbourhoods. Although these neighbourhoods are characterised as *estrato* 1 and 2, over time they have experienced degrees of legalisation and consolidation, with improved housing, infrastructure and basic services.

In Cali, 15 interviews were carried out in two neighbourhoods in Aguablanca, a densely-populated eastern district with many informal neighbourhoods and a high proportion of Afro-Colombian communities, also viewed as one of the city's main informally settled areas. Twelve interviews were carried out in Charco Azul, a neighbourhood classified as *estrato* 1

¹³ While this approach aimed to address issues of access within the limited scope of the study, it is acknowledged that opportunistic sampling risks bias through restricting responses to specific networks within the research neighbourhoods.

and 2¹⁴ which was founded through land invasion 38 years ago. Many plots are now legalised, and the neighbourhood is in process of consolidation, based on the efforts of community leaders to obtain services over the years. The remaining three interviews were conducted in El Vivero, an informally 'gated' neighbourhood resulting from the overspill of Charco Azul, with better housing conditions and brick security walls constructed by residents.

Analysis followed a multi-stage process. All interviews were transcribed by local research teams, who then undertook initial coding at city level to highlight topics emerging under each section of the question guide, relating to the household's socio-economic situation, living conditions, and housing needs and aspirations. Following this, lead researchers met to review the initial coding structure, revise all transcripts and identify emerging themes across both cities. These themes were then developed into a final coding structure, as the basis for a further revision of transcripts by lead researchers, which ultimately informed the development of conclusions. Owing to the small sample size, it is not possible to make generalisations about informal renting even at city level; rather, here we explore tenants' lived experiences in order to deepen understandings of informal rental practices and their significance in context.

Lived experiences of informal rental housing in Colombia

This section presents the findings of the research, using these to engage with and reflect on assumptions about informal renting from the broader literature discussed earlier in the

¹⁴ The neighbourhood was initially classified by the city Planning Department as *estrato 1*, but due to the improvements in infrastructure, some houses are currently undergoing reclassification as *estrato 2*.

paper. In particular, it draws on and extends Abramo's (2010) approach to informal renting in terms of economic costs and opportunities (which we argue should also include social costs related to gender and other issues); housing and living conditions (which must account for diversity within the sector); and recognition of the sector's specific dynamics (where we argue for a critical focus on tenants' needs and aspirations).

(Economic) costs and opportunities

Cost is a significant factor in the decision to rent and in choosing a rental location, expressed by many of our respondents. For example, J, a housewife with no children from Los Alpes in Bogotá, told us she was renting there because it *'seemed cheaper than where I was living before'* (B3.1.1). In Cali, similarly, many respondents expressed their decision to rent in terms of household finances. For example J, a carpenter sharing a house with his wife, four children and his brother-in-law's family, described how,

'Where we were living before was more expensive ... With things as they are, everything is expensive and it's got worse, there's less work than before, money doesn't go that far, so ... you need to find something more [financially] comfortable, adapt to the situation' (C11).

A, a working mother from Caracoli (Bogotá) living with her husband and two children, explained how the household came to rent there because, *'economic circumstances at that time weren't very good, so we ended up over here ... there's no money'* (B3.2.4). However, the same respondent mentioned how renting had allowed the household to expand their accommodation: *'It started with just a little room, and now we've got the whole floor, which is two bedrooms, a bathroom, kitchen and living room'* (B3.2.4), suggesting the adaptability of rental accommodation to households' economic circumstances.

Beyond cost, respondents mentioned other reasons for renting, such as the possibility of independence. This may be individual, as in the case of C, a single male renting in Alfonso Lopez (B2.5); or relate to the household, as Y, a working mother living with her husband and three children in the same neighbourhood, explained: *'I like being independent from the [extended] family'* (B2.4). Space was also a consideration; for example, P, a mother of three living in Charco Azul and looking for nursery work, told us,

'[Previously] we had a room, but my daughter was growing, my son was getting independent, and so they each needed their privacy, so this motivated me to find a house to live in, each one independent in their own room' (C14).

Similarly, F, a mother of two looking for work and renting a room in Charco Azul, told us: *'I was living in my mother-in-law's house and there were lots of us in one house so we wanted to be independent and I was pregnant and not working, so we decided to come over here'* (C5). These factors do not diminish the importance of economic considerations but suggest a more complex panorama in terms of tenants' agency (Lemanski, 2009), as well as the importance of social costs and opportunities, which may relate to diverse factors including location, housing condition and social networks.

In keeping with previous research (e.g. Parias, 2008), informal jobs were relatively common: of 17 employed respondents, nine had jobs in the informal sector, such as street vendors or domestic workers. However, in both cities formal employment also played a significant role for respondents. In Cali, several participants reported another household member (often the respondent's partner) working in formal employment, such as construction, infrastructure or sales. In Bogotá, seven respondents were formally employed, most commonly in home-based piecework (for a garment, accessory or footwear factory). These responses suggest a 'mixed

approach' to employment, with different household members engaged in and sometimes moving between both formal and informal sectors.

However, employment instability was even more significant than informal employment in tenants' decisions about housing; and this affected both informal and formal sector workers.

For example, C, a resident of Alfonso Lopez, described how, *'Three months ago I stopped working because the contract ended. I was working as a traffic controller for the Transmilenio.*

... Right now I am looking for work, but nothing has come up'. Similarly, J, who lives in Caracoli,

said: *'I work by the day [equivalent to a zero hours contract], you get given some work days*

and you go and work' (B3.2.2); while JE, from Charco Azul in Cali, explained how, *'I don't have*

a permanent job, during the week I'm usually called twice to work [as a domestic employee]'

(C2). In Charco Azul, Y, a working mother of twins living with her husband and three siblings,

explained that their primary reason for renting there was because of, *'Not having job stability*

... If you're working, with the current [economic] situation at any moment they can tell you,

"Right, your contract is up" (C8). The prevalence of employment instability is strongly linked

to informal housing, as suggested in earlier sections. Moreover, instability appears

increasingly pervasive across sectors, including casual formal work as well as unregulated

informal employment. As an alternative to informal owner-occupied housing in peripheral

areas, informal rented housing responds to this instability, particularly as it represents

perceived lower levels of commitment (for example, compared to monthly mortgage

payment) and greater flexibility (discussed further below), as well as potentially a more

central location.

Certainly, the flexibility of informal renting allows tenants to respond to multiple and competing necessities, particularly relating to work and caring responsibilities. M, a single working mother of two from Isla del Sol, formally employed in piece-work decorating shoes at home, said:

'[I came here] because of work, because here in this neighbourhood is where you can get work that's like independent, where you don't have to leave your children or anything. ... I go and I work and when I leave to get my son nobody makes problems, I take him with me when I go and pick up my work ... So this is what brought me here, the convenience of work' (B4.5).

Similarly, K, a working single mother from Alfonso Lopez explained how, *'I moved here recently because my daughter's father lives closer ... I leave for work at 4:30am and I have to get her up and bring her to his house, so it's much nearer because he lives one block away from here ... Where I lived before, going out at 4:30am was too dangerous'* (B2.3). In this way, the flexibility of informal renting can help to address the difficult balance between the demands of social and economic necessities for working mothers.

More generally, as well as highlighting the gendered nature of experiences, these responses emphasise the importance of both social and economic costs and opportunities for informal tenants, suggesting the need for a broader frame of analysis. Additionally, beyond the association posited between informal renting and informal employment (e.g. Parias, 2008), they suggest informal renting may be accessed by workers employed in both formal *and* informal sectors. Moreover, **employment instability, which affects both types of work, may be a critical factor in people's decision to rent informally (cf. Blanco et al., 2015).**

Housing and living conditions

Housing and living conditions in informal settlements are often associated with poor quality housing materials, inadequate services and overcrowding (e.g. UN-Habitat, 2003a). Abramo (2010) suggests that such inferior conditions are the result of intense competition and hence downward pressure in the sub-market. However, such neighbourhoods often contain very diverse standards of rental housing depending on factors including accommodation, size, physical conditions, cost and tenure security.

In Bogotá, the majority of the participants (12/17) reported renting apartments, although this category contained considerable diversity, from an independent unit (usually the whole floor) to one bedroom sharing facilities with the landlord¹⁵. The number of people per household varied, but more than half of the respondents reported three or more people sharing per bedroom, suggesting overcrowding. For example, a female respondent from Alfonso Lopez discussed how the six members of her household (she, her husband and four children) were sleeping together in a one-bedroom apartment with a shared bathroom and kitchen (B2.1). Individual cases of overcrowding may relate to specific household circumstances; for example, J, a resident of Caracoli who had been displaced from the Magdalena region, attributed her living conditions (in a one-room apartment with her three children, with shared bathroom and kitchen) to her social and economic circumstances, with no support either from family or the state (B3.2.1). In contrast, in Cali 13 respondents reported renting entire houses, with sole use of all rooms. Household composition was generally of three or more people, but overcrowding was rare.

¹⁵ While this figure seems to differ from previous research, such as Parias' (2008) finding that the majority of tenants live in units of one room (34 per cent), two rooms (49 per cent) or three rooms (16 per cent), this may be explained by the fact that respondents seemed to classify having more than one room as an apartment.

Around half of our respondents in Bogotá reported being satisfied with their living conditions, including seven reporting good conditions. However, several others mentioned minor problems such as missing doors, leaks and damp, while three reported major problems relating to incomplete aspects such as unfinished floors and ceilings. Tenants' attitudes to these conditions tended to be one of resignation or acceptance, as demonstrated by A, a resident of Caracoli:

'It's liveable, it doesn't have the luxuries that one might hope for, it needs cladding for the floor and the ceiling, an adequate door for the bathroom, the kitchen is unfinished, but it's in an adequate condition for living' (B3.2.4).

The same respondent suggested that if a tenant was unhappy with the conditions, the solution would be to move, but that the prohibitively high cost of this meant that, *'It's better the devil you know'* (B3.2.4). Other residents concurred with the idea that the response to poor conditions would be for the tenant to move or simply put up with them (e.g. B4.2), rather than expecting repairs to be undertaken by the landlord. However, nearly half of respondents were critical of their landlord for not maintaining the property adequately or responding to their demands.

In Cali, more participants complained about the poor physical condition of their dwellings, particularly relating to unfinished bathrooms, bedrooms and walls (in *obra negra*¹⁶), as well as lack of maintenance. For example, a respondent from Charco Azul described how: *'The house is in a poor condition, because it doesn't have a kitchen, or a [working] bathroom ... that bathroom is always in a bad state, at the back there is a leak that we tried to fix, but it's always wet back there'* (C3). Similarly, another resident mentioned: *'When it rains ... it gets flooded and the pipes get blocked, I have to boil water every hour to pour down them so that*

¹⁶ Referring to properties still under construction.

it doesn't get worse' (C10). Only the three participants from El Vivero said that they were very comfortable living in their dwellings.

Most respondents (27 out of 32) reported having a verbal rather than a written contract. The prevalence of such arrangements concurs with suggestions that they are preferred by landlords. However, many respondents reported feeling secure without a written contract, due to greater flexibility and mobility. As A, a resident of Charco Azul explained, '*With a [written] contract sometimes you get bored and with a contract until the time is up you can't leave that housing, whereas [with a verbal contract] if you get bored, you leave and there's no problem'* (C7). Another respondent explained that a lack of contract gave tenants some flexibility over the day on which rent was paid (C13). A handful of respondents expressed a preference for written contracts, as they felt that this made it more likely that the landlord would comply with maintenance responsibilities, and offered more secure tenure (B4.2). Several participants suggested that the length of tenancy ultimately depended on good landlord-tenant relations, and that this mattered more than a formal contract (e.g. B4.3). While this seems to support assertions that landlords and tenants often know each other or are related (Saenz, 2018), in our study we found that while most tenants had secured their rental property through social networks, the majority did not have an existing relationship with the landlord (although this was more common among the Cali respondents).

These findings suggest a great diversity of housing conditions, from very good to minimum conditions, but also highlight the recurrence of poor conditions, particularly in the Cali cases. Ultimately, the level of consolidation (often relating to the length of settlement existence) and general socio-economic conditions of a specific neighbourhood may be the most

important determinants of rental housing conditions, beyond market considerations as suggested by Abramo (2010). The high degree of flexibility and low levels of commitment also make it a pragmatic option for many low-income households, and this is reinforced by the absence of written contracts in many cases.

Housing needs and aspirations

Housing aspiration is often framed in terms of home ownership, in policy and media discourse. Yet despite this, we found realistic and sometimes ambivalent attitudes to ownership among informal tenants. While many expressed a desire to own their own home, the hope of achieving this was often seen as distant, if not impossible. When asked about their short-term plans (over the next year) many participants aimed to continue renting, albeit sometimes in improved conditions.

This is not to say that ownership is not a long-term goal. In Bogotá, 12 of the 17 respondents expressed a wish to own their own home in the long term (within five to 10 years). J, living with her husband and three of her four children and working irregularly, gave an eloquent account of the attraction of home ownership compared to the instability of renting:

'I would like to have my own house, as much for my children's stability as for their security, because it's very uncomfortable to have to change from one house to another ... to have to get to know people again, for the children to have to adapt to more changes. There's nothing like your own home to know that there you are, that you don't have to be running all over the place, [rather than] that the owner of the house wants it so you have to look for somewhere else...' (B3.2.2).

The majority of respondents in Cali (12/15) similarly said that they would like to own a house in the long-term, for diverse reasons including stability but also security (referring to location) and inheritance. J, a working father from Charco Azul, described how, *'Everyone wants their own home, for your children ... so that they grow up with a different mentality, because*

wherever you go, there's danger, but with a different mentality, very different to the current one here' (C11). Similarly, M, a mother of four and housewife, suggested, *'What you long for most is a little house to leave to your children'*. This concurs with literature highlighting the importance of patrimony for (self-built) homeowners in informal settlements, even in the context of irregular titles and intestacy (Ward et al., 2011).

Barriers to ownership persist despite multiple and diverse programmes of support for ownership for low-income households in Colombia. Those mentioned by our respondents included Casas Gratis, a fully-subsidised housing programme for households in extreme poverty and unable to access housing credit; Mi Casa Ya, a subsidy programme for households earning up to four monthly minimum salaries, offering loans for deposit and mortgage payments; and BANCAMIA, a social banking organisation offering financial services for small businesses and low-income households¹⁷.

Although many respondents were relatively well-informed about such programmes, they often felt these were unattainable given their financial circumstances. Subsidies are often embedded in the formal banking system, meaning they are only available to workers in the formal sector. Even for programmes aimed at informal sector workers, applicants usually need to demonstrate savings, which is impossible given the socio-economic conditions of many families in informal renting housing. This was expressed by J, the mother of four from Bogotá:

¹⁷ Such programmes form part of a wider range of subsidised housing options available to low-income households in Colombia since the 1990s, such as the 100,000 Viviendas Gratis programme, which are not discussed here for reasons of space (but see for example McTarnaghan et al., 2016; Murray and Clapham, 2011).

'I've heard of Casas Gratis, but they say you have to have savings of \$2,000,000 COP. Well the truth is I haven't been able to access this because I have four children, we pay rent, school, food, so it's pretty difficult to make savings. School asks for books, uniforms, materials ... If their shoes break, their sweater gets torn, they need a skirt, a bag, a shirt, whatever, you have to pay for it' (B3.2.2).

Tenants therefore often balanced their long-term aspirations with a realistic view of their prospects, even when they were taking pragmatic steps towards home ownership. For example, K, a single mother from Alfonso López living with her daughter and father, described how she had started regularly saving small amounts to this end, but was juggling saving with supporting two family members (B2.3).

Additionally, some respondents were concerned about the time and effort required to pursue such programmes alongside other commitments. For example, N, a working single mother with four children, suggested that she would like to buy a house, but in terms of the subsidy programmes that she knew of, *'They require you to do a lot of stuff, to [cover] transport, photocopies, and while I'm going round doing all of that, it's time that I'm losing, so I can't work, and that's difficult, because who is going to feed my kids?'* (B3.2.3). The same respondent expressed reluctance to enter into a financial commitment that might cause further hardship: *'I'm scared of borrowing money from the bank'*. Similarly, E, a cleaner living with her two daughters and husband in Los Alpes, explained: *'There's BANCAMIA who offer help. But the truth is that I don't dare to sign up for that programme because I might not be able to pay'* (B3.1.2). M (mentioned above), whose household relied on her builder husband's irregular income, suggested that,

'I would like to enrol in one of those projects [for housing support], but [my husband's] work isn't enough, you're slaving just for a mouthful of food, and these days as work is so bad ... sometimes [my husband] has some work, and sometimes he's off for one or two months and he's broke, because he doesn't have a constant or fixed job, that's the problem' (C3).

Here again, employment instability presents a barrier to committing to bank or state repayments, seen as less flexible than rental payments.

Thus while most of our respondents aspired to own their own home, obstacles to this appeared insurmountable, suggesting that, as Y (a working mother from Charco Azul) put it, *'It's better not to get your hopes up'* (C8). These included lack of savings and employment insecurity or instability, but also lack of information, high entry barriers and fear of having to make regular payments. Only a handful of respondents mentioned informal processes of land acquisition and self-build as a means to home ownership, contrasting with the assumption that the self-built route to owner-occupancy is the best option for low-income households. For the above reasons, the majority of participants had the short or medium-term goal of continuing to rent, either in the same place or somewhere better, cheaper or safer. As well as reflecting the real constraints on home ownership for low-income families, these issues underpin the enduring significance of the informal rental housing sub-market in Colombia.

Conclusion

This paper aimed to contribute to empirical discussions of informal tenants' lived experiences, thus supporting the reconsideration of informal rental as a valid housing option, while also responding to theoretical calls to understand informality on its own terms. Rather than comparing formal with informal sub-markets (a potential area of future research), we sought to explore the nature of informality through a more detailed understanding of its processes and dynamics in the context of informal renting in Bogotá and Cali, while simultaneously interrogating assumptions deriving from the wider literature.

This was done through a focus on, firstly, costs and opportunities of informal renting. In response to the assumption that most people who rent in the informal sector are informally employed, we suggest that employment instability is also a significant factor, affecting both formal and informal sector workers (bearing in mind many work across both sectors). More broadly, we argue that a more nuanced view of people's living and working conditions (e.g. relating to the gendered aspect of combining work and childcare) also highlights the need to take into account social costs and opportunities alongside economic ones, thus broadening the frame of analysis.

Secondly, we explored housing and living conditions, which were highly variable within our sample. This suggests that the sub-market offers options for a diverse spectrum of households, as a pragmatic and flexible housing solution which is perceived as entailing lower levels of commitment than other forms of tenure. This finding unsettles assumptions that informal owner-occupancy is the most common option for low-income households, given the more flexible nature of payments for material, construction etc.

Thirdly, we examined the dynamics of the sector, focusing on tenants' needs and aspirations, which we argue should be recognised more generally in research and policy. The assumption that home ownership is universal aspiration resonated with our responses, but we suggest that there is a need to differentiate between long- and short-term aspirations in order to understand the best way to support informal renters; in particular, in the short- to medium-term, renting may be the preferred strategy of low-income households.

Finally, we argue that the recognition of these three aspects – employment instability as a causal factor, the essential role of informal renting, and the difference between long- and short-term aspirations – reinforces the importance of the informal renting sub-market in housing low-income households. It also underlines the need for policies that address these issues as part of a realistic response to actual housing practices. In the informal renting submarket there is the dual challenge of *de facto* policy responses which, on the one hand, respond to renting by encouraging homeownership, and on the other hand, respond to informality in terms of formalisation (or regularisation). While the diversity of informal renting housing makes policy formulation a challenge, an adequate policy response to informal renting would go beyond both these approaches, to adopt as minimum a ‘tenure neutral’ position which encouraged the production of housing for rental as much as owner-occupancy, via a more sympathetic approach to landlords (Blanco et al., 2016; UN-Habitat, 2003b). A more ideal policy response would also take account of tenants’ experiences, based on a stronger articulation and enforcement of their rights, for example through improving the quality of housing stock and facilitating access to subsidies for tenants. Such measures are ultimately part of wider recognition of informality’s benefits as well as its challenges. In showing the essential nature of informal rental housing for low-income households, this article seeks to support moves towards such policies.

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