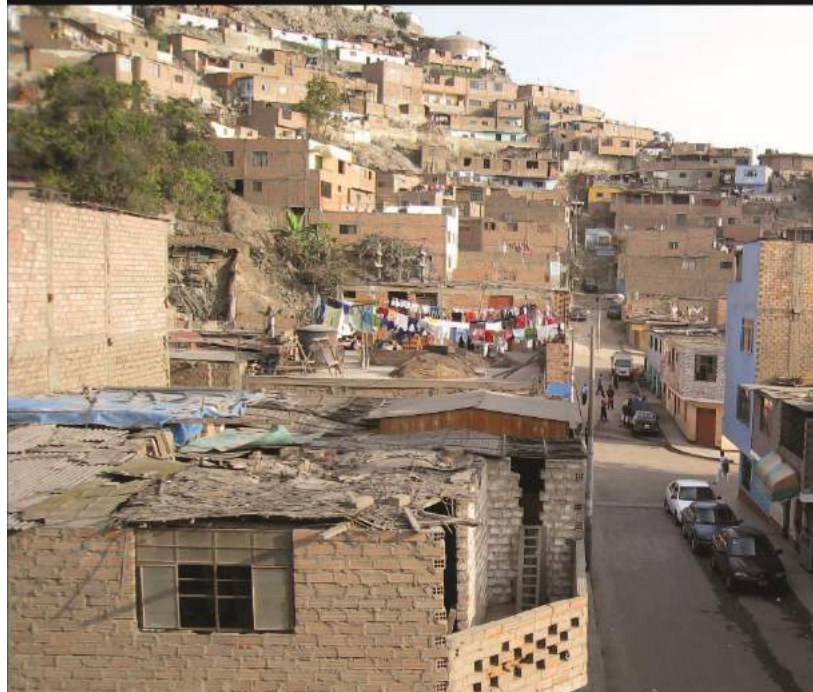
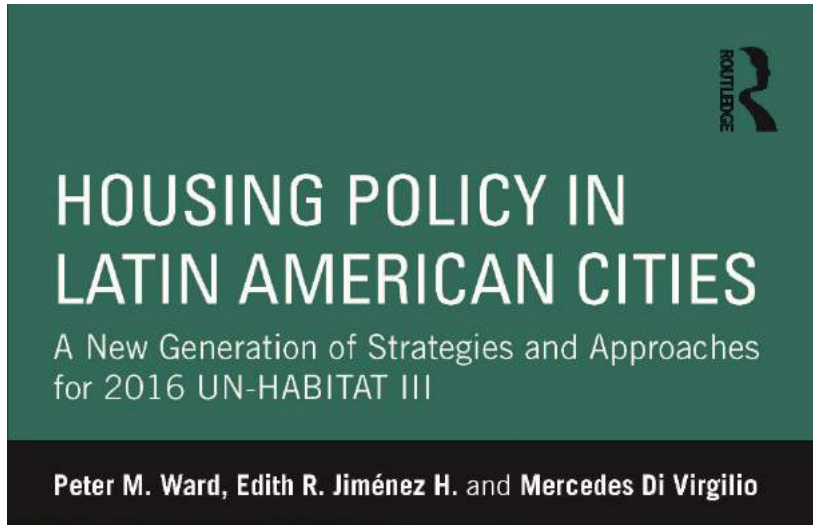



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## Políticas de vivienda en ciudades latinoamericanas. Una nueva generación de estrategias y enfoques para 2016 ONU-Hábitat III

*Peter M Ward , Edith R Jiménez , Mercedes Di Virgilio ,  
Angélica Camargo*

POLÍTICAS DE VIVIENDA EN  
CIUDADES LATINOAMERICANAS  
Una nueva generación de estrategias y enfoques para 2016  
ONU-Habitat III




Peter M. Ward  
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Mercedes Di Virgilio  
Angélica Camargo Sierra





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Hacia la década de 1960, la rápida urbanización en las regiones en desarrollo en América Latina, África y Asia, fue marcada por la expansión de asentamientos con población de bajos ingresos y que se desarrollaron informalmente. Para los años 2000 estos asentamientos constituyen usualmente entre el 20 y el 60 por ciento del área ocupada de las áreas metropolitanas y grandes ciudades. Además de las actividades de la red Latin American Housing Network (LAHN [www.lahn.utexas.org](http://www.lahn.utexas.org)), ha habido mínima atención directa a la enorme extensión de asentamientos informales formados hace 20 y hasta 40 años que hoy forman parte del anillo intermedio de las ciudades. En el marco de un proyecto coordinado y colaborativo de investigación, los autores y colaboradores ofrecen una perspectiva original en cuanto a los retos de densificación y rehabilitación que encaran actualmente los asentamientos irregulares en las ciudades latinoamericanas.

Investigadores, profesionales y expertos en temas de vivienda, política habitacional, investigadores en temas sociales, estudios comparados, desarrollo urbano, encontrarán este texto altamente significativo.

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***This PDF contains the pre-publication version of the individual city chapter for this particular folder. See the Folder “Introductory Chapter and Bibliography” for background orientation and bibliography relating to this and other chapters.***

***For a published overview and summary of the spectrum of policies, see Peter M. Ward. 2015 "Housing rehab for consolidated informal settlements: A new policy agenda for 2016 UN-Habitat III", Habitat International, 50, 373-384 (Publications Section of this website)***

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## Chapter 10.

### Residential Trajectories of the Older Irregular Settlements in the City of Montevideo

Magdalena Marsiglia<sup>1</sup>  
and  
María José Doyenart<sup>2</sup>

This chapter presents a review of the process of socio-urban fragmentation that has been taking place in the city of Montevideo and its metropolitan area, and concentrates specifically on analysis of three areas (*barrios*) in the city. Working with the Latin American Housing Network on the processes of consolidation of self-built houses in informal settlements that began some 30 years ago or more, and with the assistance of funds for research provided by MVOTMA-Credimat, we proposed to develop a project that would allow us to reconstruct the family and employment trajectories of the inhabitants of three settlements in Montevideo. The study sought to reconstruct the strategies adopted by families for use of the dwelling and the land it was built on, as well as residential and occupational trajectories before and after the residents came to the *barrio*. Research was based on a study of three established settlements in the city, two of them informal, and the third integrated into the formal fabric of the city.

As this is a case study, its findings cannot be generalized to all settlements, but there are figures that can serve to give us a wider point of reference (Katzman, 1999; Katzman et al. 2004; Katzman and Retamoso, 2005; INE-PIAI, 2006; PIAI, 2008). Our work defines a set of working hypotheses that produce a fuller understanding of the problem faced by these consolidated popular settlements, and that should be studied in greater detail in future research.

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<sup>1</sup> Magdalena Marsiglia worked from 2006 to 2012 as Research Assistant in *el Programa de Integración, Pobreza y Exclusión Social (IPES)* of the Catholic University of Uruguay, conducting various studies on residential segregation and poverty. Currently she works for *el Instituto de Vivienda para la Mujer (IVIM)*, running projects to regularize settlements in the western zone of Montevideo.

<sup>2</sup> María José Doyenart worked as a Consultant to *el Programa de Regularización de Asentamientos*, where she was contracted to research questions of residential segregation, the classification of Irregular Settlements, and Evaluation of the program in 2005-2006 and 2007-2008. She also worked from 2008 to 2012 as Adviser on Residential Segregation, Territorial Ordinance and Irregular Settlements, for the Department of Housing, Territorial Ordinance and Environment.

The first section of this chapter presents a brief overview of urban housing policies and discusses the principal features of the configuration and urban growth of Greater Montevideo and the process of socio-urban fragmentation, placing special emphasis on the process by which the irregular settlements were formed and consolidated.<sup>3</sup> The second section presents data about the three survey settlements and the main findings. Finally, the third section presents a synthesis and conclusions drawn from the information obtained during the research.

### **THE FRAGMENTED CITY: GREATER MONTEVIDEO<sup>4</sup>**

At the end of the nineteenth century Uruguay began to undergo a demographic transition and, in contrast to most other parts of Latin America and the Caribbean, began to assume the patterns and trends observed in developed European nations. The country still has the same features today: a low demographic density, an unequal distribution of the population over the territory, and a pre-eminence of the capital over other urban areas (Pellegrino, 2010). Today the total number of people living in Uruguay is 3,390,077 of whom 1,319,108 live in the capital city, Montevideo. Almost 95 percent of the population lives in urban areas. Members of the population aged 65 or over represent 14.1 percent of the total, and those under 15, represent only 21.8 percent (INE, Censo 2011).

Levels of poverty have shown a constant decline since 2004. Currently households below the poverty line are estimated to account for 8.4 percent of the total population of Uruguay. The highest levels of poverty are concentrated in the city of Montevideo itself, which also has the highest levels of inequality. Montevideo has the highest poverty gap (3.3%), which indicates that households in the metropolitan area require a larger income in order to overcome the established poverty threshold than is the case in the other regions (INE, 2012).

---

<sup>3</sup> The term “irregular settlement” is understood here to refer to: “A group of more than 10 dwellings, located on publicly or privately owned land, built without permission from the land owner under formally irregular circumstances, without respect for current urban norms. This group of dwellings lacks all or some basic urban infrastructure services in the vast majority of cases, where there are frequently also a lack of, or serious difficulties in obtaining, social services.” Definition established by *el Programa de Integración de Asentamientos Irregulares (PIAI)* and *el Ministerio de Vivienda, Ordenamiento Territorial y Medio Ambiente de Uruguay (MVOTMA)*.

<sup>4</sup> This term covers the city of Montevideo and its immediate metropolitan area in the Departments of Canelones and San José.

While a number of shifts in the location of social classes occurred during the twentieth century, it was not until the 1970s that one sees a series of social, political and cultural transformations that dramatically accelerated the process of residential segregation. Similar intensification of residential segregation also occurred in numerous cities of Latin America as well as worldwide. In Uruguay, and especially in the city of Montevideo, the phenomenon can be observed in the growth of the low-income population at the urban periphery; the emptying of population from the consolidated city; the significant growth of irregular settlements and the increase in territorial separation of social groups, especially between those of low and medium or medium-high socio-economic status.

In Uruguay, the increasingly acute process of residential segregation derives from a crisis in the Imports Substitution Model (ISM),<sup>5</sup> and the implementation of a more liberal model of export oriented growth, which had a strong impact on the quantity and the quality of paid employment. At the same time, the land and housing market was opened up to de-regulation, modifying the role of the state and its linkages to private interests. This change in the nation's economic model brought important transformations to the structure and composition of the classes of society, and to their spatial location across the country (Kaztman et al. 2004).

#### *Socio-urban construction of Greater Montevideo*

The difficulties of generating and retaining employment in the formal labor market impacted the migration of the population residing in the consolidated more central *barrios* of Montevideo, which now moved to other parts of the city where access to land and housing was cheaper. This began to polarize the low-income population that migrated to the periphery where there are few urban services and the population with middle and high incomes who also began to relocate but settled along the Eastern coastal fringe in the Departments of Montevideo and Canelones. Particularly notable is the growth of private *barrios* in the Department of Canelones (Álvarez, 2005).

---

<sup>5</sup> The imports substitution model seeks to replace imported goods by products manufactured locally. The model is based on strong protectionism and subsidies to national production, which are effected through dues charged on the most profitable exports.

Surprisingly, from 1985 onward, the process of more accentuated residential segregation occurred at a time when macro-economic indicators were showing a positive trend. Filgueira (2004) has observed that between 1985 and 1995 Uruguay's GDP and rates of employment grew; social expenditure increased; inflation dropped to single digits and while inequality did not disappear, neither did it increase. Clear outcomes of these trends were the processes of increasing residential segregation among the urban population of the country, along with inequality and a general weakening of traditional mechanisms of social integration at various levels (*barrio*, school and public spaces). In this regard, it is interesting to note the figures presented by Kztzman and Retamoso (2005) for the poverty index in Montevideo. While a reduction in poverty was recorded in the 1980s for all the *barrios* of Montevideo, there was also a growing concentration of poorer people in the zones of Montevideo with the greatest service deficiencies. During this time the total percent of population living in Montevideo's most deprived urban areas increased from 65% to 78%. This process was complemented by an increase in the population residing in the better-off areas of Montevideo (Canelones and San José) as a result of the decanting of population from the central consolidated *barrios* of the city.

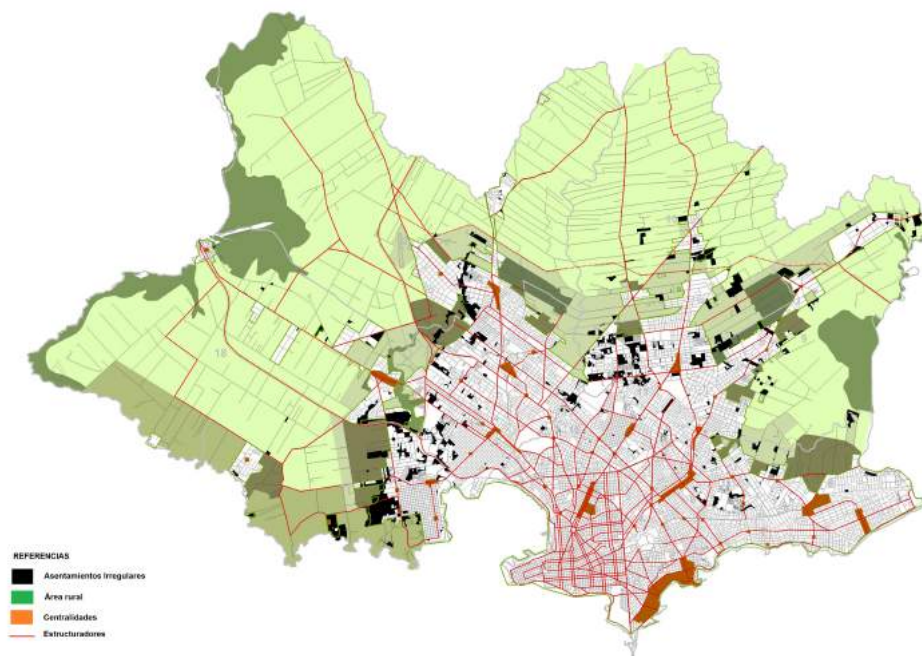
Relevant to our study is the spatial analysis by Cecilio and Couriel (2005) based upon data for assets and risk behavior calculated by Kztzman (Kztzman et al. 1999).<sup>6</sup> Studying the dynamics of the population between 1985 and 1996<sup>7</sup> one observes a growth in the population with few assets in key urban peripheral areas of the downtown area of Montevideo, as well as at the metropolitan periphery (see Figures in Cecilio and Couriel, 2005). The displacement of the population from the consolidated city to the peripheries continued during the inter-census period of 1996-2004, while the total population of the central city area increased by 1.4 percent, with

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<sup>6</sup> These authors adopted two types of indicator: Asset indicators and Risk Behavior indicators. Asset indicators cover the physical, human, financial and social capital of households. Risk behavior indicators refer to three dimensions: educational insufficiency – population aged 8 to 15; women who have had children and are not married – female population of 15 to 19; and young people who do not study, do not work, and are not looking for work – male population of 15 to 24. On the basis of these indicators, proposed in Kztzman (1999) a territorialization was made with the following categories: 1) Assets high and Risk Behavior low; 2) Intermediate assets and intermediate Risk behavior; and 3) Assets low and Risk Behavior high (composition of the Figures by Marta Cecilio and Jack Couriel).

significant increases in the more peripheral *barrios*, according to data from the *Observatorio de Montevideo de la IM*

In this context, the growth and densification of irregular settlements emerged as a visible phenomenon of economic and social changes accounting for 6 percent of the total population of Uruguay (PIAI, 2008), 75 percent of which was located in Greater Montevideo (see Figure 10.1 for location of settlements in Montevideo). After political change and democratization, 36 percent of irregular settlement occupations occurred in the period 1985-1994, with a spike in the 1990s (PIAI, 2008). As Katzman and others point out (2004: 39), both economic and contextual factors explain this boom in irregular settlement growth as a result of: “the liberalization of the rental market, a subsequent increase in prices, and requirements for contract guarantees; the virtual absence of public housing construction aimed at low-income sectors, and the general weakening of links to the formal labor market.” In Figure 10.2 the strong growth of irregular settlements from 1980 to 1999 may be clearly observed, with a marked reduction in their rate of increase after 2000.



*Figure 10.1. Irregular settlements, Montevideo. Source: MVOTMA / PMB (2008). Note to Spanish Legend: Black = irregular (informal) settlements. Green = Rural largely unurbanized. Orange = Central commercial. Red lines = Major roads*



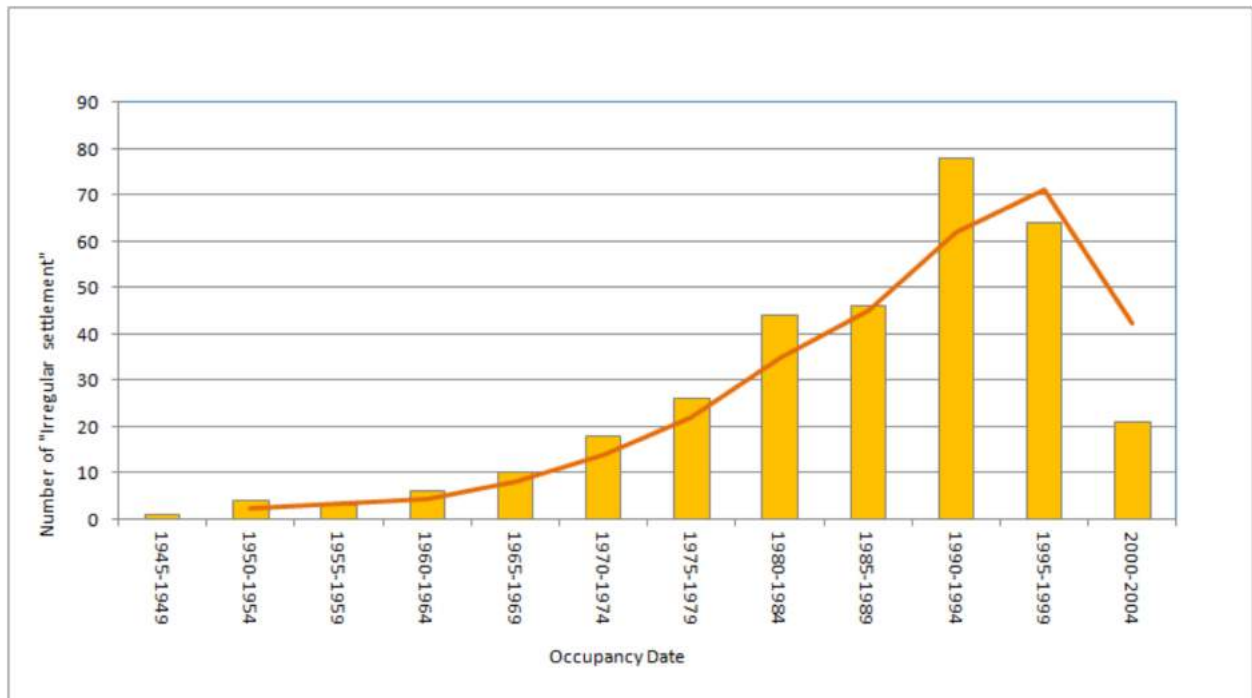


Figure 10.2 Date of Occupation of irregular Settlements (n=321), Montevideo. Source: MVOTMA / PMB (2008) “Caracterización Física y Social de los Asentamientos Irregulares y sus entornos.” Figure 4.3.2.2 Section II. Pg. 60.

### THREE *BARRIOS* OF GREATER MONTEVIDEO

#### *Principal Characteristics of the Study Settlements*

In order to analyze the living conditions of the irregular settlements and the residential trajectories of their inhabitants, three *barrios* in the Western zone of Montevideo were selected. One of the areas is Casabó, which is actually two *barrios*, one of which is regularized and integrated into the fabric of formal residences (Formal Casabó), while the other continues to be an irregular settlement (Informal Casabó). The third *barrio* studied is an irregular settlement called 19 de Abril (“diecinueve de abril”).

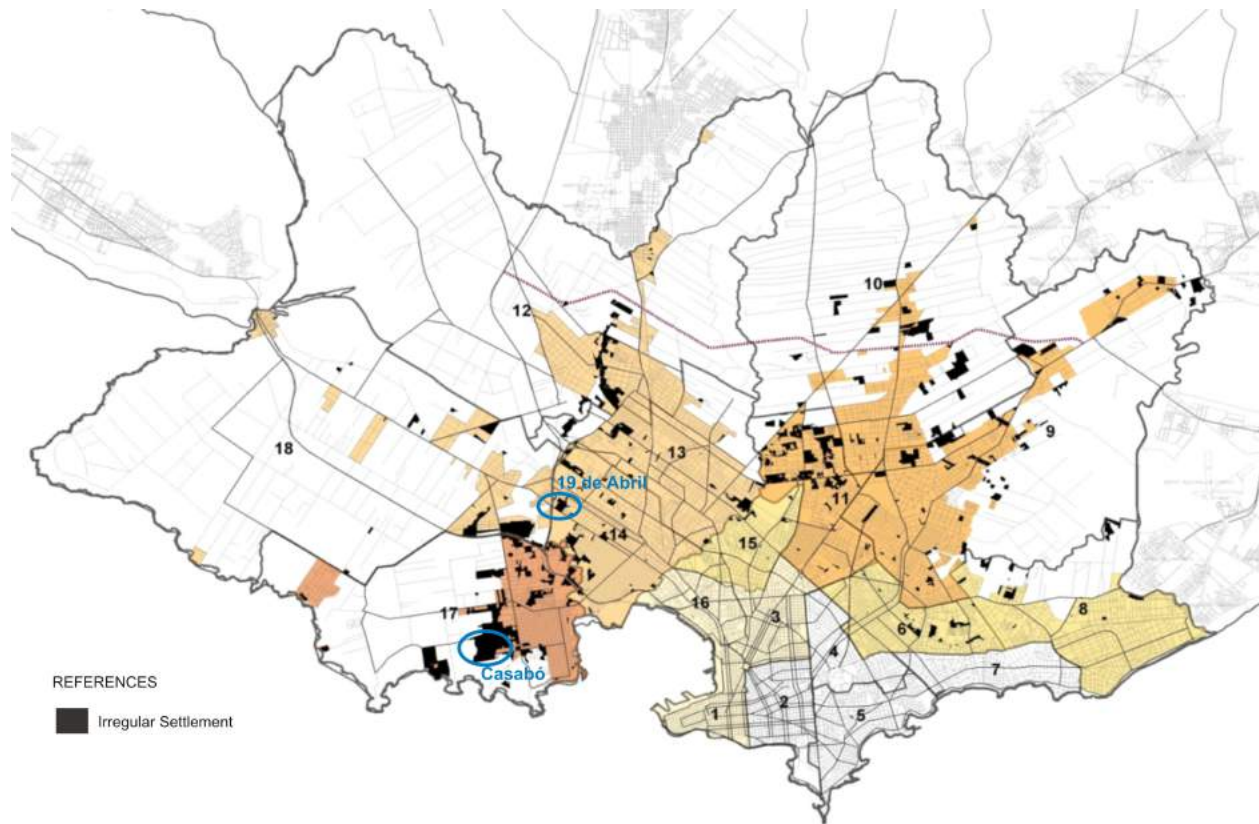


Figure 10.3. Montevideo: Irregular settlements, location Casabó and 19 de Abril. Source: MVOTMA / PMB (2008) "Social and Physical Characterization of Irregular Settlements and their environments."

All three *barrios* were formed before 1980 and they are quite consolidated, both physically and socially, compared to all of Montevideo (MVOTMA-PMB, 2008). As mentioned above, the boom period of irregular settlement occurred between 1985 and 1990 and in this sense the selected irregular settlements are less similar to many of the later occupations, but are more typical of the earlier occupations. Established over 30 years ago, they correspond well to the pattern of settlements studied in other chapters of this book. In Montevideo, as in other LAHN selected cities, the more consolidated informal settlements and *barrios* are among those that developed first (see Figures 10.1 and 10.3).

The purposely selected irregular settlements are characterized by having been formed from the migration of populations that came from other cities in Uruguay, in many cases from rural areas or from small towns (*pueblos*). They differ from the settlements that formed from 1985 onwards

which generally consist of those people who lived in central Montevideo but were displaced from the more consolidated areas of the city. The following Table 10.1 summarizes current information for the selected *barrios*, including: data on the period of occupation of the *barrios*, the previous residential areas from which residents came, origins of the first inhabitants and the original ownership status of the land.

<b>Barrio</b>	<b>Formal and Informal Casabó</b>	<b>19 de Abril</b>
Date of occupation	1965 <sup>8</sup> formal /1967 informal <sup>9</sup>	1970-1980
Ownership of the land <sup>10</sup>	At the outset the land belonged to the City ( <i>Intendencia</i> ) of Montevideo; then it became the property of the Ministry of Defense and now it belongs to the Ministry of Housing.	At the outset the lots were private land, then they were expropriated by <i>el Banco Hipotecario</i> (BHU), and now they belong to the Ministry of Housing.
Origins of the first arrivals in the settlement	Mostly from the interior of the country, but also moved from central <i>barrios</i> after facing economic problems. Casabó informal is mostly populated by the offspring of residents in formal Casabó.	Most were families who had arrived from the interior of the country, but also some families arrived from the formal parts of the city.
Number of inhabitants today	2,621	996
Number of households	781	254

*Table 10.1. Summary of origins, previous home and types of occupation.*

While there is no official date for the original occupation of 19 de Abril, it can be seen that it began during the 1970s and occurred gradually (“drop-by-drop” or *por goteo*), while Casabó began in the second half of the 1960s. Another common element is the area of provenance of the earliest inhabitants. In the years when these settlements began, while moves from less consolidated areas of Montevideo were significant, residents also came from a number of formal

<sup>8</sup> According to figures from Álvarez, 2009

<sup>9</sup> According to *Caracterización Física y Social de los Asentamientos Irregulares*, 2008.

<sup>10</sup> It was not possible from interviews conducted with the inhabitants to differentiate between tenure in the formal part and tenure in the informal.

and established working class districts whose populations were experiencing economic difficulties.

### *Barrio Casabó*

Casabó is located in the area known as El Cerro (The Hill) and comprises a mixture of old working class neighborhoods with settlements (some now regularized and others not). Its inhabitants share a strong identification with the *barrio* in spite of the diversity of settlements located within in the zone. For the study, two large areas were selected for survey; one regularized and the other not. This allows us to make a comparison between the two areas and to better gauge the consequences of regularization intervention policies.



*Figure 10.4. Location of Casabó, its formal (right) and informal (left) parts and its zone of influence. Source. Google Earth.*

According to information provided by people living in the zone, the settlement was formed around 1965 and was one of the first organized invasions (Alvarez, 2009). This may easily be appreciated in the oldest parts of the *barrio*, where the buildings display some degree of prior planning and design. In the regularized part there are a considerable number of businesses, there is good public transport, houses are built with permanent materials, and the streets are paved

(Photos 10.1 and 10.2). The part that has not yet been regularized comprises a large number of passages, many streets are unpaved, and less clear planning and design of dwellings is evident (Photos 10.3 and 10.4). According to those interviewed, the subdivision of lots is frequently leading to the creation of three or more dwellings at the rear of the lot, usually belonging to children or relatives of the owner.



*Photos 10.1 and 10.2. Casabó formal section*



*Photos 10.3 and 10.4. Casabó informal section*

### *Barrio 19 de Abril*

19 de Abril is an irregular settlement located in the *barrio* Nuevo París. There are two settlements adjacent to 19 de Abril (Huerta Artiguista and Las Cabañas), and while at first sight they appear to be part of 19 de Abril, local residents delineate them as two separate *barrios* with identities of their own. This sector of the city was originally dedicated to country houses and hog farmers and later became the entrance to the capital. Subsequently it was sited for factory

development, providing employment opportunities to the people living in the zone. 19 de Abril is a settlement where breeze-block dwellings predominate, and only two side streets are paved along with the main entrance road. On Guazucúa Street there is a *barrio* multi-clinic and library, both operated by a neighborhood group that runs them. Along Emmaus Passage (Pasaje Emaús) there is a cleared green open space area where the local residents want to build a plaza in the future. As for services, there is drainage (though not all the neighbors are connected) and piped water and electricity (though some residents tap informally into these services).



Figure 10.5. Location of 19 de Abril and its zone of influence. Source: Google Earth.



*Photos 10.5 and 10.6. Irregular settlement, 19 de Abril*

### *Principal findings of the study*

The following table presents a synthesis of the main socio-demographic characteristics of the three *barrios*, comparing them with each other and with Montevideo irregular settlements as a whole.<sup>11</sup> The information provided in this table reveals that the population inhabiting the three *barrios* is broadly similar in their socio-demographic profiles to irregular settlements across the city, but shows marked differences with respect to the type of household structure. Also, the heads of household interviewed are on average older than those recorded for the settlements as a whole. On average, they are 49 years old (and somewhat older among those living in the formal part of Casabó), and across all three *barrios* one in four is 61 or older. These findings are consistent with the period during which the three case study settlements formed; as noted above they are among the oldest of the informal *barrios* in the city. Approximately two out of three households are headed by a male, and the proportion of female-headed households is similar to that of the irregular settlements as a whole, a situation that is consistent with family strategies in less favorable socio-economic contexts.

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<sup>11</sup> Figures taken from the survey of irregular settlements (INE- PIAI, 2006). Includes the informal settlements studied in the LAHN study.

	<b>Barrio</b>	<b>Informal Casabó</b>	<b>19 de Abril</b>	<b>Formal Casabó</b>	<b>Montevideo irregular settlements, in total *</b>
<b>Age and Sex head of household</b>	Average age (years)	48.7	47.3	52.7	45.5
	Sex - Male	64.3	59.6	77.6	62.3
	Sex - Female	35.7	40.4	22.4	37.7
<b>Labor market head of household</b>	Active population	75.1	73.5	67.1	82.8
	Rate of unemployment (Number of persons seeking work over total active )	17.9	11.4	8.8	6.3
<b>Type of household</b>	Single + Head of Household and Spouse	16.8	14.5	10.4	22.0
	Head of household and spouse with children and/or others	69.9	66.2	79.2	51.1
	Single head of household with children and/or others	13.4	19.1	10.4	27.0
<b>Level of education head of household**</b>	Primary completed or less	56.0	65.8	38.4	60.0
	Medium	42.6	33.1	58.3	38.1
	University/Tertiary	1.4	1.2	3.2	2.0

(\*) IPES, 2010 based on ECH-INE 2008

(\*\*) Variable Nivel Educativo IPES, 2010. Adapted from Menéndez (2009: 51).

*Table 10.2. Demographic information for the three barrios studied and for the irregular settlements in Montevideo, percentages except where noted.*

The proportion of heads of household who are economically active is less in the three *barrios* studied than in the settlements as a whole (calculated as 72.4% compared to 82.8%), which is to be expected considering their older average age. Unemployment in the sample *barrios* is considerably higher than the rate registered elsewhere, and while this may be explained by the older age structure and higher number of retired workers, it may also reflect the number of less detailed questions in our survey, compared with the more nuanced ongoing state employment surveys. With respect to the level of education of the head of the household, the three *barrios* show a slightly higher education level than the aggregated level for all the settlements in the city. However, over half of these household heads completed primary school and went no further, while 16.8 percent failed to complete even a primary education. This places these households in a very vulnerable situation, although our findings also suggest that the situation inside each of



these *barrios* is far from homogeneous. Table 10.3 describes the characteristics of the lots, the dwellings and the households that make up the three *barrios* studied.

	<b>Barrio</b>	<b>Informal Casabó</b>	<b>19 de abril</b>	<b>Formal Casabó</b>	<b>Sample settlements, in total</b>
<b>Lot</b>	Average size of the lot in square meters (median)	127 (99)	175 (99)	167 (120)	146 (99)
	Average number of persons inhabiting one lot	4.4	4.7	4.3	4.4
	Population density per lot (average square meters per person)	4.4397	4.7326	4.3538	4.4788
	Percentage of lots with 2 or more dwellings (shared lot)	42.6	37.0	31.4	38.5
	Average number of years family has been living on lot	27	19	23	24
	Percentage of dwellings using part of the building for commercial activity	7.7	13.5	19.4	11.5
<b>Dwelling</b>	% of dwellings reporting problems:				
	<i>Physical, structural</i>	81.8	84.2	80.7	82.1
	<i>Design of the house</i>	12.7	27.0	6.0	14
	Estimated value of the dwelling, in US dollars	16,365.00	4,833.00	20,928.00	12,767.00
	Trimmed mean estimate of the value of the dwelling, in US dollars	14,000.00	2,891.00	20,000.00	10,000.00
<b>Household</b>	Average number of household members	3.7	4.0	3.6	3.7
	Number of bathrooms	1.0	1.0	1.0	1.0
	Number of rooms (bedrooms)	3.0	4.0	2.1	3.1
	Overcrowding (persons/bedroom)	1.8	2.2	1.7	1.9

*Table 10.3. Characteristics of dwelling and lot in the three barrios studied. Source: Authors' elaboration based on IPES, 2010.*

Lot size is substantial, around 150 sq. meters, which makes internal subdivision possible. The highest concentration of dwellings per lot is seen in the informal part of Casabó, where 42 percent of the lots have two or more dwellings, while it is lower in the formal part of Casabó (31%).

In general these second dwellings belong to households who are relatives of the owners of the primary dwelling (grown up children, or grandchildren), and this suggests the lot and family home will remain in the hands of the next generations. Because inheritance is not testamentary in Uruguay but takes place under the regime of “forced inheritance” (régimen de herencia forzada), this leads to equal share division between the beneficiaries. While this may lead to later conflict between family members, our survey showed no evidence of family conflict over inheritance, since housing for different family nuclei are generally solved on the same lot or in the same settlement, by agreement.

The average size of the household is four persons, which is consistent with the figures recorded in other irregular settlements in Montevideo (3.7 persons per household), and greater than the average household size in formal areas (2.7 persons per household) (Melendez, 2009: 17). These numbers indicate a relatively low population density compared to other cities in Latin America. The number of people living in the house and the number of bedrooms indicate an average of two persons per bedroom – below the standard for overcrowding.<sup>12</sup> In other cities that form a part of the LAHN study project, there is greater evidence of overcrowding, especially in the second or a third dwelling on lots that were shared. However, in our survey we did not compile figures for the other dwellings.

Given the fairly large size of the lots there appears to be less pressure to build dwellings of more than one floor and house expansion has been accomplished through extending rooms and/or building more separate dwellings on the lot. However, a large number of residents stated that their dwellings had problems (over 80% considered their dwellings to have structural problems, which is a much higher figure than that reported in other cities in the LAHN project). With regard to problems of poor house design the highest figures (27%) were among inhabitants of 19 de Abril.

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<sup>12</sup> “International standards establish as a lower limit for classifying a dwelling as overoccupied, the rate of three or more persons per bedroom”. Source: INE; <http://www.ine.gub.uy/biblioteca/condiciones%20de%20vivienda/Metodologia.pdf>

Dwelling structures in 19 de Abril were found to be less consolidated, and although many of the homes in the informal part of Casabó were similar, the estimated property values on this side were much higher (trimmed average = US \$14,000), and not hugely different from prices in the oldest part of Casabó (US \$20,000). Thus the self-estimated property values are significantly lower in 19 de Abril, likely due to its more recent formation or lesser access to educational services, transport and shops compared to those in the Casabó area. Finally in Casabó there is a strong internal identification with the *barrio* that translates into a residential stability as well as an ongoing attraction for locals to remain (or return) to the neighborhood. The *barrios* Cerro and Casabó, have a history of a strong identity that is also quite common elsewhere among inhabitants of the irregular settlements. In general terms, the values of the property are somewhat lower than those for comparable lots in the cities of the LAHN study. However, as in any of the cities studied, these represent a considerable asset for low-income households and residents in irregular settlements.

#### *Residential trajectories*

In the case of Montevideo we were also interested in making a partial reconstruction of the trajectories of households coming into the three settlements. We took into account two basic points in time prior to the present: a) the original abode, that is to say, where the person interviewed was born; and b) the location of the head of the household's dwelling when forming his or her first home (*emancipación*) or where he/she first lived with a spouse. Also analyzed was where the parents of the current head of household were from, and when appropriate, where the spouse came from. Our analysis includes the location of these dwellings, the history of ownership and previous experiences in other irregular settlements.

	<b>Informal Casabó</b>	<b>19 de Abril</b>	<b>Formal Casabó</b>	<b>Total of the sample</b>
Born in the <i>barrio</i>	20.9	13.5	28.4	21.1
Born in another <i>barrio</i> of the city and set up on own in this <i>barrio</i>	16.6	10.0	23.9	16.9
Born in the interior and set up on own in this <i>barrio</i>	2.9	0.0	3.1	2.4
Born in another country and set up on own in this <i>barrio</i>	0.0	0.0	1.4	0.3
Born in another <i>barrio</i> of MVD and set up on own in a different <i>barrio</i> of MVD	13	31.5	25.6	19.6
Born in another <i>barrio</i> of MVD and set up on own in the interior	0.7	1.2	0.0	0.6
Born in the interior and set up on own in MVD	6.5	1.2	1.4	4.2
Born in the interior and set up on own in the interior	39.5	41.5	14.9	34.3
Born in another country and set up on own outside the <i>barrio</i>	0.0	1.2	1.4	0.5
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Table 10.4. Typology of residential trajectories according to the *barrio* selected, percentages. Source: IPES, 2010

The place of birth data suggest a strong presence in these *barrios* of people who came directly or indirectly from the interior of the country. Four out of every 10 heads of household migrated to Montevideo themselves, though it is not possible to be precise as to whether they came after leaving home (*emancipados*), or as members of the original parental family. For the most part, they are people who came from cities or urban pueblos (33.4%), but 6.9 percent say they were born in a rural location. If we include those who originate from Montevideo itself, but who have a mother or a father born in the interior, then the estimate rises by a further 20 percent. This situation is explained by the fact that the majority of the parents of current heads of households came from the interior of the country. By Uruguayan standards, a comparatively high percentage was born in rural localities. These movements reflect the strong currents of migration into the capital up until the 1980s.

A relatively large group of heads of household and their spouses (20.6% and 27.0% respectively) said that they were born in the same settlement where they now reside. These findings are

directly linked both to the date when the *barrio* was formed and to the advanced age of some heads of household. In these cases it was the parents who came to the settlement, either from other parts of Montevideo or from the interior of the country. Thus we underline the presence of a significant minority of second-generation inhabitants, namely the adult children of families who were born in the settlement, and who have set up their own households in the same *barrio*.

In the formal part of Casabó, there is a greater presence of heads of household born in Montevideo (77.6%), either in the same *barrio* (28.3%) or in other settlements in the city (49.3%). In 19 de Abril, and in the informal part of Casabó, we find a larger percentage of heads of the household from the interior of the country (42.7% and 47.6% respectively). Also in 19 de Abril it is less common to find heads of households born in the same settlement. In the informal part of Casabó what stands out is the relatively high proportion of persons originally from rural locations; as well as the proportion of heads of the household born in the same *barrio* which is somewhere intermediate between the numbers found in the formal part of Casabó and in 19 de Abril.

Along with data on place of birth, information was gathered on the dwelling in which the head of the household was living when he or she left the original family or set up with a spouse for the first time. These are both important events in the life course, and especially in the transition to adulthood, and in life histories they frequently correlate with a change of residence. With this information we are able to outline a four typical trajectories.

Trajectory I. This group is made up of those who are originally from the same *barrio*. As we saw, this situation applies to one in five heads of household, and generally they are the children of parents who moved to the *barrio* many years earlier. This is far less common in 19 de Abril than in either of the two sections of Casabó.

Trajectory II. The second group is more numerous. It contains those heads of household who were born in the interior of the country and were still living there when they formed a union with their spouse or left their original home for the first time. Thus they came to the settlement later. This trajectory applies to some 34.3 percent of the cases and is particularly common in 19 de

Abril (41.5%), and in the informal part of Casabó (39.5%) where it is a common feature, especially if compared to the formal part of Casabó, which has the smallest proportion of heads of household born outside Montevideo (14.9%).

Trajectory III. This type comprises heads of household born in other *barrios* of Montevideo, who left home or formed a household union while still living in those other *barrios*, and who came later to the settlement (19.6% of the total). This trajectory is particularly important in 19 de Abril (31.5%), a little less common in formal Casabó (25.6%) and is a clear minority in informal Casabó (13.0%).

Trajectory IV. The last of the typical trajectories that are important in statistical terms is that of heads of household born in other *barrios* of Montevideo who had either already settled in the *barrio*, when they left home or formed a couple, or else came to the current settlement of residence precisely at that time. This is the situation of 16.9 percent of the cases and is particularly important in formal Casabó (23.9%).

The difference between Trajectories II and III is the place of origin (capital or interior). In both cases, however, the generation that came to the settlement is that of the current head of the household. In these trajectories arriving to the *barrio* does not seem to have to do with leaving one's original family or with forming a couple: in other words, these are households with an autonomous residential history outside of the current *barrio*. Although in neither case did household initiation imply movement between Montevideo and the interior, Trajectory II, unlike Trajectory III, does presuppose a migration from the provinces to Montevideo some time before ever coming to the current settlement of residence.

Our reconstruction of residential trajectories indicates that the majority of current heads of household (70.6%) were not born in an irregular settlement. Half of this roughly 70 percent (35.5% of the total), were living in a formal *barrio* at the time they left home or when they first set up their own household as a couple, and only arrived later to their current residence. However, the other half (35.1% of the total) had lived in an unregularized *barrio*, which shows

that in a good number of cases this type of residential history and familiarity informs the strategies adopted in the formation of one's own home.

## **HOUSING POLICIES AND CHALLENGES FOR A NEW HOUSING POLICY IN CONSOLIDATED *BARRIOS***

Before we examine the specific challenges in consolidated low-income *barrios*, it is necessary to provide a context for housing policy in Uruguay, especially for urban areas.

### *A focused yet fragmented institutionalization of policies (1990-2004)*

With the restoration of democracy the Ministry of Housing (*Ministerio de Vivienda*<sup>13</sup>) was recreated to include two new departments: those of territorial planning and the environment (*Dirección de Ordenamiento Territorial y la Dirección de Medio Ambiente*). The new *Ministerio de Vivienda, Ordenamiento Territorial y Medio Ambiente* (MVOTMA) carries out a policy focused on low-income sectors and leaves medium and high-income sectors to the Uruguayan Mortgage Bank, BHU (*Banco Hipotecario del Uruguay*). Policies developed by the MVOTMA in the period 1990-2004 had as their base the housing access system SIAV, *Sistema de Acceso a la Vivienda*, a program that began in 1993. Among its various activities was the implementation of a credit scheme for the purchase of building materials, called CREDIMAT. Also:

The MVOTMA produced housing estates in a focused manner for low income people, in particular through the use of *Núcleos Básicos Evolutivos*... These housing estates, focused on highly vulnerable low-income sectors of society, generally speaking turned out to be of very poor quality... At present these programs are an important part of the housing problem, more than a solution... The low costs of land on the peripheries were a decisive factor in the continued location of public investments in “popular housing” (*Vivienda Popular*), thus resulting in a perverse process that consolidated situations of structural poverty (MVOTMA, 2008:5).

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<sup>13</sup> El Ministerio de Vivienda, Ordenamiento Territorial y Medio Ambiente (MVOTMA) was created in 1990 by Law N° 16.112 and modifications to Law N° 13.728

### *Restructuring of public housing policy (2005-2010)*

With the entry of the new government in 2005 a restructuring of public housing policy was proposed and policy was directed towards promoting access and residential stability in the dwelling for all sectors of the population. In synthesis there were two changes of substance in the direction of urban housing policy implemented at that time:

- First, housing came to be regarded as an answer to the needs of families,<sup>14</sup> with attention given to suitable location in terms of physical and social conditions including the socio-economic and cultural mix within the urban and/or rural settlement area.
- Second, mechanisms were established to encourage permanence and access to housing as a way to mitigate the process of declining population in the older consolidated areas.

### *Policies Directed at Irregular Settlements*

The *Programa de Integración de Asentamientos Irregulares* (PIAI), currently known as *Programa de Mejoramiento Barrial* (PMB), was signed into law at the end of 1999 and began in 2000. The main objective of the program was “to improve the quality of life of the residents of irregular settlements in Uruguay, by promoting the physical and social integration of their urban surroundings” (BID: Contrato de Préstamo 1186 OC/UR, Anexo A, p. 1). The financial aid of the Program is divided into two areas, one for improving the *barrio* and the other to prevent the formation of new irregular settlements. In the “improvements to the *barrio*” component, investment is concentrated on works of sanitary and electricity infrastructure, roads, community facilities, subdivision of the lots and regularization of the property, and rehousing. In addition social work policies were designed to strengthen *barrio* organization and capacity tied to project implementation. On the “prevention” side, housing investment was focused upon revising urban norms, and the creation of a Rental Guarantee Fund (*Fondo de Garantía de Alquileres*) to target demand from very low-income sectors.

A number of irregular settlements were excluded from participation in the program both by virtue of the aims and the criteria for eligibility. Thus, during the current administration (2010-

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<sup>14</sup> The housing product is a complete dwelling with 2, 3 or 4 bedrooms and respects the sizes stipulated by the *Ley Nacional de Vivienda*, exceeding the minimum area stipulated in the NBE (Necesidades Básicas Evolutivos). There is also an emphasis on locating the housing estates in socially mixed areas, hoping for socio-territorial cohesion.



2014) one of the strategic lines included in the five year housing plan of the Ministry of Housing (*Plan Quinquenal de Vivienda del Ministerio de Vivienda, Ordenamiento Territorial y Medio Ambiental*), is the relocation of those previously excluded irregular settlements that are located in areas subject to flooding or polluted with toxic waste.

*Diagnosis and Required Housing Policies: The lot, the dwelling and the barrio*

#### The micro level of lot and dwelling

Information compiled during the surveys and data gathering alerted us to serious dwelling problems mostly linked to poor building materials used for the roof, walls and floors, as well as poor finishing and decoration. This poor structural environment is also in part a product of these areas' relative age (compared with other settlements in the city). Overpopulation is also a factor, given the large family size and numerous extended family households. As mentioned above, strategies for shared intensive use of the dwellings and lots turn out to be very common and are manifested in the frequently found second and third dwellings, which were generally for family rather than commercial uses (i.e. not built to rent or sell). Nonetheless our evidence also suggests that there is a relatively dynamic "real estate market" in these settlements, mostly informal, and linked especially to the buying and selling of property.

Another problem observed is the way in which the houses were built accretively without an overall plan or house design and this relates especially to the lack of privacy often afforded to the bedrooms. This leads us to suggest policies designed to improve the dwellings, such as the provision of technical assistance, micro credits or the supply of materials for building, extending or improving the house. These lines of action already form part of the government policy approaches through the MVOTMA, but, as yet, are insufficient to impact the large scale of the problem.

At present the MVOTMA is developing a housing policy that is aimed at households with very low incomes and aims to assist them in constructing the first or even a second dwelling unit on their lot. It promotes self-building of the dwelling; the Ministry provides advice through its technicians on the design and the construction, and then provides credit and subsidies for the purchase of materials. While this policy might become a wider strategy within these *barrios*, it is

currently focused only on lots that have been regularized. Thus it would not apply in the case of either 19 de Abril or the informal part of Casabó.

The design of housing policies with sustainable and efficient use of energy is an area that is only just beginning in Uruguay, and has not yet been formulated for application in informal settlements. Also at the micro level (of dwelling and lot) one of the challenges is to develop a policy of providing titles for the lots that will facilitate their eventual equitable subdivision among those second generation members who inherit the parental home.

#### At the meso level

It is important to improve the access roads to the *barrios* so ambulances, taxis, fire trucks and other social services can enter, especially where there are very large blocks with streets around the perimeter that require internal entry and exit roads in order to access the central sections of the block. These internal entry routes are often narrow with sharp right angle turns that make it difficult for fire trucks to enter (see Photo 10.7). It is important not only to improve the streets themselves and open up narrow passageways, but to ensure that every lot and dwelling has access to the the public road.



*Photo 10.7. Access road into the center of the block – Maracaná barrio*

### At the macro level

The three *barrios* studied show a social and urban consolidation that is a product of the period in which they formed, when it was not only possible for people to settle in the area and shape a recognizable social identity for the *barrio*, but when it was also possible to plan and develop a settlement layout that conformed – at least to some extent – to the norms relating to the formal residential fabric of the city.

The major socio-urban study PIAI, 2008 shows that the three *barrios* are located in areas with good connectivity to the city, located as they are close to the main road axes of the city. This makes their connections with the rest of the city easier whether in terms of mobility or in having direct access to social and community services. That notwithstanding, existing *barrio* organizations need to be strengthened further.

A number of these actions are already scheduled in the case of 19 de Abril, through the *barrio* improvement program *Programa de Mejoramiento de Barrios* (PMB-PIAI), but the problem of maintenance and rehabilitation of the dwellings themselves remains largely beyond the scope and reach of governmental policies.

### **SUMMARY**

The increase and the densification of irregular settlements since the 1980s, which has meant an estimated 6 percent of the national population of Uruguay now lives in urban informal settlements, is a clear indicator of the process of socio-urban fragmentation. The *barrios* studied in this chapter developed prior to the boom of irregular land occupations recorded in Greater Montevideo (1985-1995), but they are not immune to the various problems that the irregular settlements as a whole present. This includes the continuing precarious state of the dwellings, overcrowding, lack of access to regular services of electricity, water and drainage, streets in bad repair and broader processes of socio-residential segregation.

Attending to these problems in an integrated way remains a challenge for housing policies in Uruguay. Although there are settlement regularization policies at the national level (*Programa*

*de Mejoramiento de Barrios* PMB-PIAI), interventions linked to the governments of the Department and Municipality are required in order to sustain these regularization processes and housing improvements once the basic (primary and secondary) construction works are completed.

Title and infrastructure regularization processes are expected to be provided in the short term to both the informal part of Casabó and to 19 de Abril. While these will help to solve some of the problems of the inhabitants today, helping to improve existing dwellings is required after regularization; yet this is addressed only superficially in National or Departmental policies, a fact that can be clearly seen in the case of the formal part of Casabó. Regularization policies in turn, although they are primarily designed to improve the physical integration of irregular settlements into the formal fabric of the city, are rarely sufficient to attend to the wider social and economic problems confronted by the residents. As long as this narrow approach continues to exist the problem of segregation will be exacerbated in Montevideo.

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