

## Viewpoint

# Slums, tenants and home-ownership: on blindness to the obvious

Up to one billion tenants may be living in cities across the globe, but most governments continue to ignore them. Insofar as they recognise that tenants exist, the policy is to turn them into home-owners. Even in the UK and US, where this strategy has been underway for some years, it has not managed to reduce the numbers of tenants during the last decade. With the sub-prime crisis, the proportion of tenants is likely to rise. In the rest of the world, few governments recognise that renting is an essential shelter option. This viewpoint demonstrates why tenants and landlords are not likely to disappear, and explains why, for many, renting is a vital housing option. Fundamentally, it is a plea for a tenure-neutral shelter policy.

The headlines have recently been announcing that one billion people will be living in ‘slums’<sup>1</sup> by 2030. The UN, the multilateral development banks and several national development agencies have responded by launching a series of initiatives intended to limit the ‘slum’ problem (for example, UN-Habitat, 2003; 2005; UNFPA, 2007; Garau et al., 2005; ADB, 2004; Buckley and Kalarickal, 2006). A combination of settlement upgrading, titling, service provision, micro-credit and improved urban governance is the recommended course of action. And, while much of that agenda is thoroughly commendable, current approaches also make one particularly questionable assumption; that home-ownership represents the ‘natural’ tenure.

Certainly it is the normal tenure in the countryside, although large numbers of rural people live in a range of alternative forms. In the urban areas, however, renting is very common and in major cities it often accommodates a majority of all households. Few probably realise that most inhabitants of New York, Los Angeles, Zurich, Berlin, Lagos, Moscow, Accra, Nairobi, Mumbai and Shanghai are tenants. Indeed, it is possible that one in three urban dwellers across the globe (around one billion people) are tenants. Faced by such numbers, surely every government should have some kind of rental housing policy?

In practice, they don’t (Hulchanski and Shapcott, 2004; Krueckeberg, 1999; UNCHS, 2003). Few governments are building public housing for rent, and most state housing is being sold off. In most former Communist countries, the new regimes have been disposing of the public housing stock as fast as possible. Across the globe, only

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<sup>1</sup> A very misleading and dangerous term, but one that is used to draw attention to a significant problem (Gilbert, 2007a).

the Republic of Korea has really committed itself to building public rental housing. In 2001, it announced plans to construct one million public rental dwellings in the next decade (Groves et al., 2007; Park, 2007).

Most housing programmes in the global South ignore rental housing. Admittedly, a few have attempted to remove or modify rent controls in an effort to increase private investment, but, generally, most government housing programmes omit any mention of renting. The multilateral development banks and UN agencies are little better. A few World Bank officials occasionally mention rental housing in their reports (Buckley and Kalarickal, 2006; Dubel et al., 2006; Fay, 2005) but nothing in the way of policy seems to have emerged beyond continuing to denounce rent control (World Bank, 1993). Even the UNDP fails to recognise any role for rental housing in achieving Target 11 of Goal 7 of the Millennium Development Goals (Garau et al., 2005). Only UN-Habitat, in commissioning a series of reports, has thought about the issue, but even that agency often omits rental housing in its flagship publications (UNCHS, 1989; 1990; 1993; UN-Habitat, 2003).

The neglect is palpable when matched against the attention that is given to promoting home-ownership. For at least two decades, most governments have made mortgage finance more accessible, given tax relief to both owners and builders, supplied infrastructure to dispersed suburban development, and helped to construct an ideology favourable to home-ownership. In the USA and the UK, governments have more or less bribed people to become home-owners, and in China, Zhang (2000, 200) points to ‘the over-promotion of home-ownership at large discounts’. Some governments in developing countries have supplemented these measures by offering subsidies for those too poor to buy without help; Chile, Colombia, Costa Rica, Ecuador and South Africa have all embraced some kind of demand-side capital subsidy programme (Gilbert, 2004; 2007b; Held, 2000; Huchzermeyer, 2003; Pérez-Iñigo González, 1999). In other poor countries, a more covert method has been used; the authorities have turned a blind eye to the irregular occupation of land and many developers’ disregard for planning and building regulations. Sometimes, as in Peru or Venezuela, governments have even encouraged the invasion of land (Collier, 1976; Gilbert, 1981).

All these incentives have led to a significant increase in home-ownership across the globe, reaching impressive levels in countries like Singapore (92 per cent), Thailand (87 per cent) and Spain (85 per cent). The question is: how far can this process continue? Recent trends in the USA and UK suggest there are real limits. In the former, the incidence of home-ownership seems to have stalled around 70 per cent, and rates of ownership among the poor, and particularly those belonging to ethnic minorities, have remained at a much lower level (Baker, 2008). In the UK, although ownership has continued to climb, buying a house had become unaffordable for many young and lower paid households even before the current mortgage crisis (Williams, 2007,

7). Even if home-ownership rates continue to rise elsewhere, the problem of affordability is beginning to slow the process, particularly in the largest cities (Grant, 2007, 79; Sisulu, 2007; Wang and Murie, 2000, 406).

Of course, rates of home-ownership can be boosted in poorer cities through informal housing processes. However, in many places even the expansion of self-help housing has reached its limit. First, some of the world's more authoritarian and insensitive governments continue to demolish self-help settlements. Second, many cities are running out of land, at least in places that are both serviceable and within a reasonable commuting distance. As a result, in Bogotá, Kingston, Metro Manila, Port of Spain and Quito, the proportion of renters and non-owners is already increasing (UNCHS, 2003; Ballesteros, 2004; Clarke, 2006).

## Why the neglect?

If so many people across the world are tenants and a significant number of others are landlords, why has rental housing not occupied a more prominent place in policy making? One explanation is that landlords and tenants are no longer major political actors (Kumar, 1996; Krueckeberg, 1999). By turning tenants into owners, governments have greatly reduced their numbers; and because the more affluent and powerful have grasped their opportunity with both hands, they no longer lobby on behalf of rental housing. In Tanzania, 'the absence of collective action among the tenants contributes to keeping renting a matter within the private sphere rather than the public' (Cadstedt, 2006, 182).

Landlords are also much less influential than they once were. The rich and powerful are now more likely to invest in shares, land or commercial property, and the ownership of rental housing has been left mainly to a myriad of small landlords. These people rarely join landlord associations because most are operating on too small a scale to bother with politics (Precht, 2005; UNCHS, 2003). Some are also anxious to disguise the fact that they have tenants; few landlords in poorer cities follow the exact letter of the law, and their property is unlikely to comply with building or safety codes.

Freed from political pressure, most governments seem to have decided to leave renting alone. Why mend something if it isn't broken? Why reform the rent control legislation if that will upset tenants and there is so little protest from the small landlord lobby? A much better political option is to ignore rental housing and create opportunities for tenants to become home-owners. This is what most tenants say they want, and, as they are converted into home-owners, the rental housing 'problem' begins to disappear. In any case, most governments have been encouraging home-ownership, believing that is the way to create a more stable and conservative society. Most perpetuate the myth that ownership is a central feature of national culture. In the USA, ownership is now the 'natural' tenure, a key ingredient of US culture

(Krueckeberg, 1999, 10). As President-elect Bush put it in December 2000: ‘there’s no greater American value than owning something, owning your own home and having the opportunity to do so.’<sup>2</sup>

The virtues of ownership have also been peddled by commerce, advertising and the building industry. It is part of the consumer society that promises everyone a home, a car and a television, and one that in an environment of rising house prices offers generous economic rewards. Home-ownership is also good for economic growth. The construction industry creates jobs, and large profits are made by developers (from building the new suburbs) and by banks (by financing the transactions). Buying and selling houses is big business, and sales of furniture and decorating materials rise when home sales are healthy. Home-ownership also ties people more firmly into the private enterprise economy, and this is one reason why the international development lobby wishes to extend the full benefits of ownership to more people in poorer societies. De Soto (2000, 50), for example, argues that: ‘Formal property forces you ... to go beyond viewing the house as mere shelter – and thus a dead asset – and to see it as live capital.’

Finally, home-ownership increasingly forms an integral part of the welfare state. In Europe and East Asia, Groves et al. (2007, 210) point out that: ‘Governments increasingly encourage individual investment and asset accumulation ... because home-ownership also gives individuals and families a store of wealth that can be drawn upon to meet future needs as they arise – rather than relying on state provision’.

In seeking to encourage ownership, most governments have neglected and even sought to disparage renting. Conventional wisdom has it that most landlords exploit poor and vulnerable tenants and are only too happy to charge high rents for shabby, crowded and sub-standard housing.<sup>3</sup> Eviction is commonplace, and renting offers little security to tenants. Rental housing, particularly at the lower end of the market, is shrouded in illegality and is a symbol of inner-city decay. The only sensible conclusion that can possibly be drawn is that everyone should buy their own home!

Is it any wonder therefore that surveys across the globe testify to the fact that ordinary people say that they want to be home-owners? Munro (2007, 247) points out that ‘nearly three-quarters of social rented tenants would ideally like to buy, as would over 80 percent of private tenants.’ Surveys in Colombia, Mexico and Venezuela have shown the same thing (Gilbert and Varley, 1991; Gilbert, 1993).

## **The advantages offered by renting**

A healthy housing system offers a wider range of decent shelter options at affordable prices than a sick one. But across the globe it seems that few systems are entirely healthy and many offer very little in the way of decent shelter to the poor. Even in the UK, many

<sup>2</sup> *New York Times*; accessed on 21 December 2000.

<sup>3</sup> Many of the myths about rental housing have been exposed in UNCHS, 1989; 2003.

households live in poor quality accommodation and even those with higher incomes are sometimes pushed into shelter options that are less than ideal. For example, young people who manage to get onto the housing ladder are often forced out of central rental accommodation into the suburbs; most owners move ever outwards in search of more space for their families, committing themselves to long commutes. Ideally, housing markets should offer both property ownership and rental accommodation in a range of locations throughout the city. Few currently do.

## Flexibility

Oswald (1999, 1) argues that ‘the housing market lies at the heart of the European unemployment problem ... By making it expensive to change location, high levels of home-ownership foster a spatial mis-match between workers’ skills and the available jobs.’ In the very different context of India, Kumar (2003, 91) argues that rental housing provides ‘the much-needed room for manoeuvre to balance multiple economic and social responsibilities’. Rental and shared housing is often a feature of the earlier stages of people’s lives. Tenants tend to be younger than owners and are often single. Couples who rent normally have fewer children than owners. The birth of children sometimes triggers the move from renting to ownership, although in some African cities there seems to be no such tendency; virtually everyone rents or shares (Amole et al., 1993; Tipple et al., 1999).

Moving house is never easy, but buying and selling a house is usually more complicated than moving from one rented home to another. In Belgium, very high transaction costs limit residential movement (de Decker, 2001), and in Chinese cities the lack of a fully-fledged secondary housing market has the same effect (Yu, 2006, 299). Even in cheap, informal-sector neighbourhoods, the lack of housing credit makes it extremely difficult to sell better quality homes (Gilbert, 1999).

The availability of rental accommodation is vital for recent migrants who have yet to acquire work or a real knowledge of where they wish to live. Students, longer-term visitors and temporary workers also need rental accommodation. In a globalising world, recent foreign arrivals usually rent, sending money to their distant family and sometimes buying a property for when they return home. Those setting up businesses may also choose to rent, wishing to use their capital to establish the enterprise rather than having it tied up in a home. Some older people are now cashing in on the high value of their property, using the income to live out their years in rental accommodation. Furthermore, family relationships in most countries are less stable than they once were. Marriages and other relationships seem to break down more often and separating partners typically move into rental accommodation. Where extended families remain strong and most members live and work locally, adult children tend to

live in the family home. But in many societies, most young adults prefer to move out of the family home as soon as they can, usually into rental housing.

### The gender dimension

More women than men are reliant on rental housing. Since female-headed households tend to have lower incomes, they are usually over-represented among the tenant population (UNCHS, 2003; Arifin and Dale, 2005; Bank, 2007). In some places, rules on inheritance exacerbate this tendency by excluding them from formal ownership. Access to a self-help home is also more difficult because women are less likely to have acquired the skills needed to engage in self-help construction (Muzvidziwa, 2003). And, because female migrants outnumber males in many cities in Latin America, the Philippines and parts of Southern Africa, a substantial proportion of tenant households are headed by women (Chant, 2007).

Women also act as landlords, and letting property is often a critical source of income for widows and female-headed households generally. In South African cities, women dominate the letting of accommodation in the backyards of council houses, often because the men have died or forsaken their families (Emdon, 1993; Crankshaw et al., 2000). In many Latin American cities, women frequently become landlords once their partner dies, and since women generally live longer than men, widows greatly outnumber bereaved men (Paquette-Vassalli, 1998, 135). Even where property rights strongly favour men, women often deal with the tenants and collect the rent (Ogu, 1999; Cadstedt, 2006; Datta, 1995; Amis and Lloyd, 1990; Yahya, 2002).

## **Urban form**

Low-density cities like Houston or Miami depend almost wholly on the private car, and rapidly expanding suburbs are very expensive to service. Unfortunately, as home- and car-ownership rates increase across the globe, population densities are falling in many poorer cities (Angel et al., 2005; Wang and Li, 2006, 324).

While it is clearly possible to combine home-ownership with a more sustainable process of urban development, current tastes in housing design and urban style make urban sprawl inevitable as incomes rise. City after city is experiencing the outward spread of higher income suburbs and the growth of that bête noire of most planners, the gated community.

Without for one moment suggesting that raising urban densities is always desirable (clearly population densities in the rental ‘slums’ of Nairobi or many Indian cities are too high), rising rates of home-ownership do have serious implications for urban design. Since tenants generally occupy less space than owners, so cities with lower

rates of home-ownership tend to have higher population densities.<sup>4</sup> Higher densities favour the use of public transport and reduce the distances over which infrastructure has to be built. As such, renting could assist in encouraging more compact forms of urban design, a return in some respects to the pattern of urbanisation in Europe before 1950.

## Conclusion

The debate between rental housing and home-ownership for lower-income households ... should not be posed as one form of tenure in opposition to another. The optimal objective is to provide people with an *effective choice of tenure that is affordable and appropriate to their needs*. (Martinez, 2000, 479–80, emphasis in original).

The inherent sense of the above statement seems to have escaped most politicians and government officials. Over the last twenty years or so, almost every government in the world has adopted housing policies that have privileged home-ownership. This bias has distorted the shape of our cities, our vision of how we should live and arguably even social harmony. Encouraging home-ownership is perfectly reasonable, providing that it does not harm those who do not wish to or who cannot own. But all too often it does precisely that.

This Viewpoint constitutes an appeal to governments in poorer countries to offer 'a wider range of housing options with different modalities, prices, qualities and locations' (Morais and Cruz, 2007, 42). They should consider whether the policies practised in the USA and the UK are appropriate to their own countries' needs, and perhaps learn from the sub-prime crisis. For despite all the propaganda that consistently tells us that home-ownership makes us into better and more contented people, there is surely something positive to be said for renting. And, in this regard, does Switzerland not offer us a salutary lesson? After all, Zurich and Geneva, two cities regularly garlanded as the world's most liveable urban areas (City Mayors, 2007; BBC, 2003), have achieved this lofty status with very low levels of home-ownership. If Zurich and Geneva, with more than three-quarters of their inhabitants renting accommodation, can offer such an excellent quality of life and in the process avoid a sub-prime crisis, surely that experience suggests that rental tenure offers just a few advantages?<sup>5</sup>

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4 Although Los Angeles is a clear exception.

5 Only 7.1 per cent own in Zurich, with a further 17.6 per cent occupying cooperative housing. In Geneva, the pattern is even more marked, with 87 per cent renting and only 6 per cent owning.

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