

**Choices, Constraints & Spatial Outcomes in Public Housing:
A Comparative Study of Trinidad & Tobago and Jamaica**

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Abstract: Housing choices made in the face of economic limitations result in varying spatial representations of exclusion on the urban landscape. The governments of Jamaica and Trinidad and Tobago have sought to provide affordable housing for low and lower-middle income earners who are excluded from the open housing market. This leads to two questions: (i) has such public housing initiatives succeeded in housing these segments of society that encounter several challenges in homeownership; and (ii) has the initiative created a housing landscape which reflects inclusion via the mixing of income groups?

This paper examines the economic characteristics of households of three housing schemes, each in Jamaica and Trinidad, to identify and to examine who has been excluded from public housing. The education and employment status, and monthly income of household heads were examined, in addition to the type of dwelling offered in each scheme.

For Trinidad, lower-middle and middle-income earners were the main beneficiaries of public housing, while low income earners were more frequently excluded. In addition, income mixing was relatively low. In contrast, Jamaica's public housing was more inclusive of low-income earners, in addition to the lower-middle and middle-income groups. Further, there was greater heterogeneity of units in Jamaica's housing developments, which facilitated mixed-income schemes.

Keywords: public housing; economic exclusion; mixed-income schemes

Introduction

One of life's basic necessities is adequate shelter. A dwelling should serve two main purposes: to protect its occupants from the natural elements while simultaneously providing acceptable conditions for everyday living. The importance of an adequate shelter is reflected in the general view that housing upgrades result in improvements in health, education and employment characteristics of households (Carter and Polevychok, 2004; George, 1999). In addition, housing carries social meanings (Adams, 1984). The dwelling type and tenure of households communicate to society about where they fit into the social structure. Therefore, housing is an excellent avenue through which exclusion can be examined.

In most developing countries, many low and lower-middle income households are unable to access adequate housing on the private market. Some of the most vivid forms of exclusion are the derelict slums, tenement yards and squatter settlements seen in and around many urban centres (see Tindigarukayo, 2005; 2006; Swaminathan, 1995; Rivera Jr., 2009). Profit-driven private developers usually desist from constructing dwellings for lower income, working class households. Consequently, government intervention is often necessary to ameliorate the disparities in the housing market.

Urban centres have been described by many as differentiated spaces. The socio-spatial processes and outcomes of differentiation are intertwined and rooted in the dominant mode of production. Free market mechanisms of capitalist societies lead to some of the most extreme forms of differentiation and exclusion. The housing market provides a vivid depiction of such socio-spatial relations. Government intervention is often necessary to mitigate the contradictions of capitalism. Governments aim to promote some level of social justice, appeasing the minds of the working class and inevitably sustaining the mode of (re)production.

Intervention in the housing market has been consistently seen in both Trinidad and Tobago and Jamaica since their independence in 1962. The Housing Development Corporation (HDC) and the Trinidad and Tobago Mortgage Finance Company (TTMF) are the two main government affiliated agencies responsible for facilitating homeownership in Trinidad. The Ministry of Water and Housing (MWH) and the National Housing Trust (NHT) in Jamaica bear similar responsibilities.

Policies in the housing sectors of both countries have evolved comparably over the decades. During the

1960s to the mid-1980s, the direct construction of housing units was undertaken by both states. However, since the mid-1980s external economic influences have forced both countries to adopt an 'enabling' or 'facilitating' approach (Angel, 2000; National Housing Authority, 1993; Ministry of Construction, 1989; Planning Institute of Jamaica, 1991). Both governments have utilised the following two main approaches for upgrading and expanding their national housing stocks:

- i) an aided-self help approach where government agencies provide housing subsidies to households for improving and expanding their dwellings (Angel, 2000; Ministry of Water and Housing, 2003); and
- ii) joint venture partnerships where the state provides interim financing for the construction of new completed units or starter homes (Housing Development Corporation, 2007; Ministry of Water and Housing, 2003).

Neither country has any formalised policy which discusses the role of the state in reducing exclusion in housing. But by targeting lower income households, some may argue that housing policies may appear to be intentionally inclusionary. This paper compares public housing in Trinidad and Tobago and Jamaica to determine the extent to which both countries have succeeded in creating urban housing schemes which are inclusionary of lower income households. In addition, it examines the extent to which schemes in both countries can be described as mixed-income, thereby reflecting an inclusionary urban environment. The paper provides reasons for the successes and short-falls seen in each country and suggests possible measures to address the gaps identified.

Differentiation of Urban Space

Space is relational and dynamic, rather than absolute and static (Massey, 1992). The creation, modification and definition of space at all geographical scales are determined by interrelationships and interactions which occur both in space and through time (Massey, 1992). Human geographers have consistently recognized that the "spatial is socially constituted" and that, equally important, social structures are "necessarily spatially constituted too" (Massey, 1992: 80). Soja (1980) refers to this as the socio-spatial dialectic, believing that spatial and social relations "are not only homologous in that they arise from the same origin...but also dialectically intertwined and inseparable" (Soja, 1980:209).

Marxist and neo-Marxist proponents believe that spatial representations are deeply rooted in the fundamental social relations of the mode of production (Smith, 1982; Soja, 1980). While some proponents of advanced capitalism have argued for the equalisation of space (see Smith, 1982; Marston, 2000), others such as Harvey (1973) have emphasised the opposite process of differentiation. Smith (1982:144) for instance, believes that the differentiation of space is increasingly “driven forward by a quintessentially social dynamic emanating from the structure of capitalism”. Class struggle over the use and production of space has been the heart of this differentiation process. As Benton (1986:167) noted, “spatial relations are at base of class relations; class relations contain the effects of space and environment”.

Under capitalism, the socio-spatial processes and outcomes of differentiation are quite vivid at the urban level. Urban areas can be seen as part of the superstructure that is not only (re)produced by, but also helps to sustain, the dominant relations of production (Knox, 1991). Housing is important in the discussion of socio-spatial differentiation of urban spaces (Harvey, 1975). The housing stock in most countries is differentiated predominantly according to its affordability by various social groups (Skyora, 1999). The effect of economic and social demographics has resulted in the polarisation of household income which, in turn, increases social and spatial differentiation within the housing market (Yates, 2002).

In almost every urban centre, clusters of housing predominantly occupied by households of similar socio-economic standing are vivid. Types of housing and various tenure arrangements are unevenly distributed in urban spaces. Areas with expensive villas, suburban single family houses, inner-city apartment blocks, dilapidated tenement yards and public housing are examples of differentiated urban spaces (Sykora, 1999).

This differentiation of space has links to exclusionary processes and outcomes. For instance, it has resulted in socio-spatial areas of housing characterised by utter destitution occupied by derelict structures with poor sewage facilities, usually riddled with crime and violence. Households which occupy these slums and squatter settlements are not only physically isolated, but also experience a combination of economic, social, psychological and political exclusion from mainstream society.

Social relations have also promoted the growth of gated communities, which are a recognised form of

exclusion in urban housing markets. They are physically, socially and economically differentiated from the surrounding urban environment (Landman, 2000).

Governments use housing policies to mitigate the impact of market-based (capitalist) processes that increase socio-spatial differences and exclude various social groups (Sykora, 1999). They acknowledge responsibility for addressing housing issues, ranging from involvement in rent control and assisting in the provision of land titles, to providing financial support for the construction of public housing.

One of the major reasons for such intervention is to maintain a certain level of social justice, particularly focussing on increasing access to housing for disadvantaged groups, thereby offsetting any possibility of crisis. Many government administrations, urban planners and the general populace are usually aware of residential segregation/differentiation. As a certain level of socio-spatial disparity is often seen as undesirable, policies are usually instituted in an attempt to correct these exclusionary processes and outcomes. Another main reason is that the involvement of the state in housing provision provides it with the power to (re)organise urban spaces to “tame working class radicalism” (Cullen and Knox, 1982:279), appease the working class and inevitably achieve its aim of sustaining the mode of production.

The Concept of Exclusion

The term ‘exclusion’, traditionally referred to in sociology as ‘social exclusion’, has its origins in the industrialised Western Europe, in discussions relating to social security resulting from unemployment (Saith, 2001). However, the term only became prominent among policy-makers of the United Kingdom in mid-1990s, when it was used to broaden the examination and understanding of the issue of poverty and inequalities in European societies.

Social exclusion has been postulated both as a process and an outcome. It is seen as, “[t]he process of becoming detached from the moral order” (Saith, 2001:11). It has also been described as a process of “disempowerment of an individual due to ‘structural obstacles’ in society which deny some households and communities access to resources” (Gore, 1997 as cited in Poggi, 2003:2). It often leads to a state of functional deprivation, making it is impossible for individuals to attain a certain standard of living (Sen, 2000).

The literature on exclusion has evolved into the treatment of the concept as a multi-faceted one. According to Bhalla and Lapeyre (1999 as cited by Bessis, 1995:21), exclusion can be said to have three principal dimensions:

- i) Economic exclusion: the producer of poverty. The unemployed have no regular income and many have no access to assets, such as property or credit.
- ii) Social exclusion: loss of individual's links to mainstream society, leading to social conflicts.
- iii) Political exclusion: ethnic minority groups and women, for example, are deprived of political and human rights.

There has never been any agreed universal set of indicators used to measure social exclusion (Levitas, n.d.). The literature has cited several indicators that have been used to determine and describe who is excluded (Levitas *et al.*, 2007). Two of the most popular instruments, the *Poverty and Social Exclusion Survey* and *Breadline Survey*, have used data on income, expenditure, labour market integration and housing conditions, among others (Bradshaw *et al.*, 1998, 2000; Gordon *et al.*, 2000). Indicators are sometimes subjectively weighted to derive indices for comparison to subjectively established thresholds. Such approaches are complex and seldom suited for comparisons.

An alternative approach has been the use of benchmarks based on 'reasonable measures'. For instance, in examining access to services, Bradshaw *et al.* (2000) believed that households without access to three or more basic services could be described as excluded. Another more accepted 'reasonable approach' has been the use of national data to set thresholds against which other empirical data can be compared (Bradshaw *et al.*, 2000; Levitas *et al.*, 2007).

Methodology

Case Studies

A total of 717 questionnaires were administered to household heads in six randomly selected schemes, between June and August, 2007 (Trinidad) and April to November, 2008 (Jamaica). A multistage cluster proportionate sampling approach was used (Babbie, 2004). The three schemes examined in the

Kingston Metropolitan Region of Jamaica (KMR) were Caribbean Palms, Manley Meadows and Greater Portmore Phase 1 (referred to as Greater Portmore). The three schemes examined in Trinidad were Roystonia Phase 6 (referred to as Roystonia); North Tarouba and East Grove.

Caribbean Palms consists of 2 and 3 bedroom finished apartment units, offered only to NHT beneficiaries who were residing in the constituency in which the scheme is located, as part of NHT's Inner City Housing Project (ICHP). Manley Meadows consists of urbanas (studios grouped in fours), with two on the upper floor and two at ground level, while Greater Portmore comprises of quads (quadraminiums), four studios all of which are on the ground level. These were starter homes, unlike the units found in Caribbean Palms. Units in these latter schemes were offered on the open market to any eligible NHT contributor.

The residents of North Tarouba and East Grove were selected through a lottery system from HDC's database of applicants, according to their year of application and preferred residential location. The majority of the units in Roystonia were offered in a similar manner to applicants; however, a portion was placed on the open market. North Tarouba consists of predominantly single family units, in addition to apartments and duplexes. East Grove comprises of duplexes with a few single family units, while Roystonia comprises single family units. The units in all of these schemes were completed structures.

Smaller-sized units, such as quads and studios, allow households lower cost units for purchase, when compared to completed units. It is believed that they are more within the reaches of lower income households. These starter homes allow households to expand on their infrastructure as income permits. The provision of such units facilitates homeownership by lower income households. Simultaneously, they allow limited funds available to the state to be spread more widely to ameliorate the housing gap.

Indicators

As previously mentioned, the *Poverty and Social Exclusion Survey* conducted by the Social Exclusion Unit of Britain is one of the most recognised survey instruments for measuring exclusion. Adapting its suggestions, the monthly income of household heads, along with their education level and employment status were used to determine which households have been included and excluded from public housing schemes in Trinidad and Jamaica.

National averages were used as benchmarks where such data were available. To determine if public housing schemes were inclusive of the unemployed and self-employed, schemes which showed a percentage of unemployed and self-employed household heads higher than the national average were considered inclusive. In 2007, the national unemployment figure for Jamaica was 9.9% (Planning Institute of Jamaica, 2008: sec. 21.4) while the figure for Trinidad and Tobago was 6.2% (Ministry of Social Development, 2007:5). According to the Planning Institute of Jamaica (2008: sec.21.2), in 2007, 35.8% of the national population was self-employed, while this figure was 19.8% for Trinidad and Tobago (MacFarlane, 2008:2).

Findings

Jamaica

The housing schemes in Jamaica were relatively inclusive of lower income households (see Table 1). Nearly three-quarters (73%) of the household heads in Caribbean Palms belonged to the low income bracket, earning less than US\$274 a month, while 23% were lower-middle income households. In Manley Meadows and Greater Portmore, a much lower 19% of households were low income. However, about half of the household heads in Greater Portmore (55%) and Manley Meadows (47%) belonged to the lower-middle income group, earning between US\$274 and US\$823 a month. Middle income household heads, earning between US\$824 and US\$1371, were also represented in both of these schemes, 20% and 33%, respectively. However, they were less frequent in Caribbean Palms (3.0%). Upper middle income and upper income household heads, who earned over US\$1372 per month, were only present in Greater Portmore (7%). Overall, however, it is fair to say that in addition to being inclusive of the lower income groups, Jamaican schemes appear to demonstrate another dimension of inclusiveness in terms of the mixing of income groups.

The large percent of household heads with low levels of income could possibly be a reflection of their relatively low levels of education. Just under half of the household heads in Manley Meadows (47%) and Greater Portmore (41%) had secondary education or lower, while this figure was 83% for Caribbean Palms. Despite this, about 53% of household heads of Manley Meadows had technical/vocational or tertiary level of education, while this figure for Greater Portmore was 59%. These trends, once again, not only reflect the inclusion of households of lower social standings, but also simultaneously suggest

the relative mixing of the socio-economic groups in these schemes.

Table 1: Percent of household heads by scheme

INDICATOR	CARIBBEAN PALMS	MANLEY MEADOWS	GREATER PORTMORE
% of low income household heads	73.3	19.4	19.1
% of lower-middle income household heads	23.3	47.2	54.5
% of middle income household heads	3.4	33.3	19.5
% of upper-middle income household heads	-	-	2.0
% of upper income household heads	-	-	5.0
% of household heads with secondary education or lower	83.4	47.3	41.1
% of household heads with technical/vocational or tertiary education	16.6	52.8	58.9
% of formally employed household heads	40.0	86.1	74.1
% of self-employed household heads	3.4	8.3	11.8
% of unemployed household heads	53.3	5.6	10.0
% of household heads who were students	3.4	-	4.1

The majority of household heads in Manley Meadows (86%) and Greater Portmore (74%) were formally employed, while only 40% were formally employed in Caribbean Palms. However, the schemes were still found to be inclusive of the unemployed. In Caribbean Palms, 53% of the household heads were unemployed. The reported unemployment figure in this scheme was about five times the national average. In Greater Portmore the unemployment figure was 10%, similar to the national average, while in Manley Meadows about 6% of its household heads indicated they were unemployed, suggesting that this scheme was the least inclusive. In Caribbean Palms and Greater Portmore, 3% and 4% of household heads, respectively, indicated they were students, pursuing higher degrees.

These schemes appeared to be less inclusive of self-employed persons with all having self-employment figures below the national average. The highest percent was found in Greater Portmore, 12%, followed by 8% in Manley Meadows and only 3% in Caribbean Palms. These household heads indicated that they were mainly informal sector workers.

These schemes in Jamaica have enabled low and lower-middle income households access to housing; were inclusive of household heads with low levels of education and low employment status. These

schemes also showed some level of mixing of the socio-economic groups, housing several middle income households, in addition to the lower income households. The diversity in size and type of units (studios and two and three-bedroom apartments), and the ability of households to improve and expand their units, influenced housing costs and choice, and thereby facilitated the inclusionary trends observed. The restriction on who can occupy units, as seen in the case of Caribbean Palms, is yet another strategy which facilitated inclusionary outcomes. However, the self-employed (informal sector workers), were generally excluded from these schemes. Individuals are required to contribute to the NHT for a number of years and have to have a stable source of income in order to qualify for a residential loan. Unfortunately, it is these criteria which the self-employed (informal workers) generally had difficulty meeting.

It appears that Jamaica has achieved some level of inclusionary public housing. However, the continuance of such efforts is costly to the state. Firstly, the state has to subsidise the selling price of new units to meet the earnings of low income households. Secondly, the arrear rate among these mortgagors is usually high. The increase in skills training, job availability and the encouragement of small business entrepreneurship targeting low income persons, already in progress, can serve to increase the income earnings of these individuals, thereby mitigating these challenges faced by the household and the state. However, the cost of these programmes must also be borne by the state.

Trinidad

The housing schemes in Trinidad were found to be less inclusive of lower income households when compared to Jamaica. In addition, these schemes showed relatively lower levels of income mixing. The exclusion of low income households was notable (see Table 2). Less than 3% of the household heads in all three schemes earned less than US\$317 a month. However, lower-middle income household heads, who earned between US\$317 and US\$950 a month, were well-represented in North Tarouba (71%), although much less so in Roystonia (27%) and East Grove (11%). The majority of household heads in Roystonia (57%) and East Grove (84%) belonged to the middle income group, earning between US\$951 and US\$1582 a month. This figure was lower in North Tarouba at 26% (Table 2). Roystonia also had a large portion of upper middle income household heads (17.0%) who earned over US\$1583 a month, while about 4.0% were found in East Grove.

The fact that these schemes were generally less inclusive of low income households was also reflected in the smaller proportion of the household heads that had secondary level of education or lower, when compared with Jamaica. These figures were 33% in Roystonia and 12% in East Grove. Only North Tarouba showed a relatively high figure of 51%. The higher education levels of household heads in Roystonia and East Grove was likely linked to their higher income earnings. In East Grove, 88% of household heads had technical/vocational training or tertiary education. This figure was 67% in Roystonia and 49% in North Tarouba.

Table 2: Percent of household heads by scheme

INDICATOR	ROYSTONIA	EAST GROVE	NORTH TAROUBA
% of low income household heads	-	1.3	2.7
% of lower-middle income household heads	27.0	10.7	71.4
% of middle income household heads	56.5	84.0	25.9
% of upper-middle income household heads	16.5	4.0	-
% of upper income household head	-	-	-
% of household heads with secondary education or lower	33.0	12.0	51.1
% of household heads with technical/vocational or tertiary education	67.0	88.0	49.1
% of formally employed household heads	82.4	88.3	76.9
% of self-employed household heads	16.5	5.2	20.4
% of unemployed household heads	1.2	5.2	2.7
% of household heads who were students	-	1.3	-

The majority of household heads in these schemes were formally employed, similarly seen in Jamaica. The formal employment figure was 88% in East Grove, followed by 82% in Roystonia, then 77% in North Tarouba. In Roystonia and East Grove, approximately 17% and 20%, respectively, of their household heads were self-employed, similar to the national average. These household heads were small and medium-scale business-owners. Very few informal sector workers were occupants of units in these schemes. In addition, unlike Jamaica, there were fewer unemployed household heads: less than 3% of household heads in both Roystonia and North Tarouba and about 5% in East Grove; all lower than the national average.

Overall, the housing schemes in Trinidad were clearly less inclusive of low income households when compared to Jamaica, despite the state providing housing solutions at below market rates. Public housing facilitated occupancy by more lower-middle and middle income households. The variety in size and type of units offered (single family units, duplexes, apartments) resulted in units still being beyond the reach of low income households in turn resulting in less income mixing. Housing strategies require an increase in the diversity of units in terms size and type to match the pockets of lower income households.

Like in Jamaica, the self-employed (informal sector workers) were excluded. They lacked income or proof of income, and savings to secure a residential mortgage loan. Similar solutions as outlined for Jamaica are necessary: public education on mortgage loans targeting these individuals; skills training and job availability, to increase their incomes and to allow greater access to public housing. These approaches are also necessary among other low income individuals in general, to increase their earnings and facilitate their access to public housing. This would reduce the level of subsidisation by the state and would also reduce households' risk of defaulting on their mortgage loans payments.

Conclusion

The mode of production in both Trinidad and Tobago and Jamaica has created socio-economic inequalities reflected in the access to housing on the open housing market in urban areas. Traditionally, it has been the lower income households which find most difficulty in accessing adequate and affordable housing. Both governments have consistently attempted to ameliorate the inefficiencies of the private housing market. This paper has attempted to assess the extent to which these states have been successful in reducing the exclusion of lower income households through public housing schemes. In addition, the degree to which housing schemes aided in creating an inclusive urban space through the mixing of income was also examined.

Public housing in Jamaica has been shown to accommodate households from the low and lower-middle income brackets, in addition to several middle income households. The size and type of units, which influenced costs, have facilitated such inclusion. However, financial constraints on the part of the state have resulted in many more such households in society still unable to access affordable and adequate

housing.

In Trinidad and Tobago, public housing has expanded considerably over the decades, facilitating improvements in the housing status of many households. Many lower-middle income households have benefited from public housing, along with middle income households. However, it was found that the lowest income households generally failed to access public housing. This meant that these public housing schemes depicted relatively lower levels of income mixing, when compared with Jamaica.

The greater level of exclusion seen in Trinidad and Tobago can be partly attributed to the schemes consisting of completed units, rather than starter homes as seen in two of the schemes in Jamaica. Starter homes offer households lower cost units at the time of purchasing, with the opportunity to expand as the income of the household permits. For low income households, starter homes are more affordable for both the household and the state. They require lower subsidies and, therefore, enable restricted state funds to be distributed more widely.

This paper suggests that, in addition to both governments' efforts in public housing development, there is a need for job creation and social programmes aimed at increasing the level of skills and income earnings of low income households. Without this, any significant reduction in exclusion in the urban housing market remains tentative, at best.

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