Slum Explosion Hits World's Urban Areas

UNITED NATIONS (WPNS) - "All the big cities of mankind are sliding into chaos, the Greek city planner, Constantine Doxiadis, wrote a few years ago.

According to a new United Nations study, the cities of the developing world are sliding faster than the rest.

One-third of the urban population in all developing countries now lives in slums and squatter settlements, according to the UN. Third World slums are growing on the average at 15 percent a year.

The limited resources of most governments preclude providing finished housing for the masses of people in these settlements even at minimal standards, says the UN.

Lack of Planning

A prime cause of the slum explosion in the developing world, according to the UN is the lack of adequate urban planning. Two-thirds of the entire world urban population lives in communities that have no comprehensive development planning mechanisms.

"In many countries where plans exist," states the UN report, "the institutional organizational framework is inadequate for their implementation and they have remained ineffective guides for development."

The UN study is part of the 1974 Report on the World Social Situation, which was presented to the Commission for Social Development at its 24th session last month.

Third World cities are growing three and four times as fast as the over-all population. In countries where bad weather and natural disasters have decimated agricultural production, migration from the countryside to the cities is still higher.

Cities Overwhelmed

The human tide has overwhelmed city governments. Even in developed countries such as the United States, city authorities are hard pressed to cope with rising problems such as crime, pollution, energy shortages, transportation tie-ups and decay of housing

But in the underdeveloped countries, notes the UN report, the traditional range of public services, utilities and welfare programs that are taken for granted in the wealthier countries are almost totally lacking.

The UN study views the city as the "catalyst" of the modernization process. To a large extent, that is true for the developed world, where large scale urbanization was accompanied by industrialization. But the large cities of the developing countries have materialized ahead of any systematic movement toward modernization.

Unemployment

Unemployment and underemployment is significantly higher in the cities of developing countries than in cities of the industrialized world. Some developing countries report urban unemployment rates in excess of 50 percent.

The growth of urban slums reflects the critical housing shortage in the Third World. The UN study found that the global housing shortage worsened during the first UN Development Decade. Very few countries, says the study, attained the target of 10 new dwelling units per year per 1,000 inhabitants.

At present, the registered housing deficit throughout the world is increasing by more than four million dwelling units per year. Since that figure represents only the deficit monitored by official government agencies, the actual shortage is much greater.

Shanty Towns Spread

The result is the spread of slums and shanty towns in nearly all developing countries, from the "bustees" of Calcutta, to the "callampas" or mushroom towns of Chile.

UN officials acknowledge that no long term solution to urban crowding and decay is possible without a reduction in population growth rates. For the short term, however, improvement in agricultural productivity and living conditions in the rural areas might help to stem the urban tide.

In the cities themselves, the UN report urges self-help housing and cooperative housing projects, as well as strict regulation of land use to prevent speculation.

But, as Sophocles observed, "Cities are people." As long as the number of people keep multiplying rapidly, urban problems will rise apace.

Consumers' Corner

NEW CREDIT LAWS

Numerous new laws dealing with consumer credit are fast becoming effective Among the highlights of legislation passed by the last Congress, and signed by the President

Under the Equal Opportunity Act, sex discrimination is banned in the granting of credit Historically stores, lending institutions, and credit card companies have often denied credit to applicants simply because they were women This is now illegal Women applying for credit must now be judged, as male applicants are on the basis of whether they have steady incomes and qualify in other respects as good credit risks

The Fair Credit Billing Act assures new credit rights to all consumers If a consumer notifies a creditor about a computer error in the statement for his credit account, the creditor must respond within 30 days to the consumer's inquiry and must resolve the problem within 90 days

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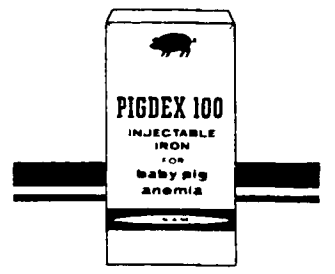

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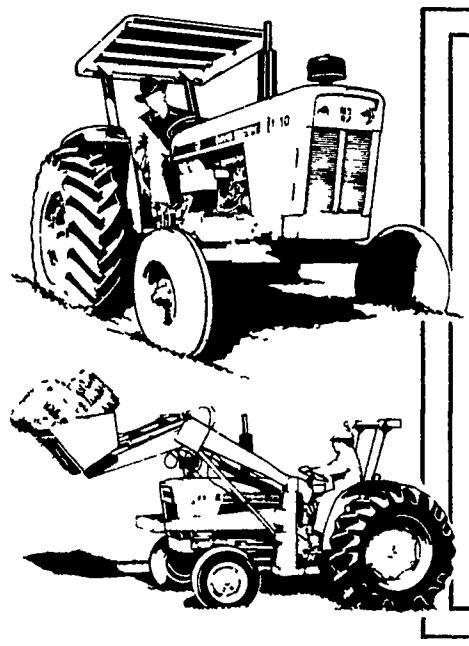

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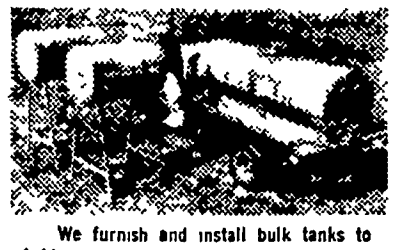

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