

Expert Group and Intersessional Thematic Meeting on:

Definition of Informal Settlements

ANNEX

Background

1. Current Informal Settlements Definitions

1.1. Origin of the terminology

The concept of *informality* was first introduced by Lisa Peattie in 1968¹ to describe the lived realities of low-income urban residents who were excluded from formal systems of planning, housing, and regulation. Her framing of informality focused on the social, spatial, and political dimensions of life in informal settlements, highlighting how residents created self-built housing, organized community infrastructure, and negotiated access to services in the absence of formal recognition. The term was later appropriated by the international development community, most notably through Keith Hart's work with the International Labour Organization (ILO) in the early 1970s. Hart used the concept of the *informal sector* to describe unregulated income-generating activities outside the scope of formal employment systems in West Africa.

Today, the term *informality* continues to carry multiple meanings, often used interchangeably across urban, economic, and institutional contexts. This conceptual fluidity reflects the diversity of informal practices but also poses challenges for policy coherence, data collection, and international comparison. Revisiting the roots of the term reminds us that informality is not merely a problem to be formalized or a sector to be regulated—it is a mode of urban life and survival that responds to exclusion through adaptability, resilience, and collective agency.

While the concept of *informal settlements* emerged relatively recently in academic and policy discourse, the term *slum* has a much older and more loaded history. Originating in 19th-century Britain, *slum* was used to describe the overcrowded, unsanitary, and often criminalized districts of rapidly industrializing cities. It carried a highly pejorative tone not only about the poor physical conditions but also a moral judgment—slums were associated with deviance, disorder, and social failure. Over time, this framing contributed to urban policies focused on slum clearance rather than improvement, often resulting in the displacement of poor communities.

While many policy documents and datasets still use the terms *slum* and *informal settlement* interchangeably, this conflation obscures important distinctions. Unlike “slum,” which fixates on deprivation, the concept of informal settlement focuses on process and agency. It refers to how urban space is produced and inhabited outside formal planning and legal frameworks. Informality reflects both

¹ Peattie, Lisa Redfield. 1968. *The View from the Barrio*. Ann Arbor: University of Michigan Press.

exclusion from the formal system and a strategic adaptation to it. It is not a fixed condition but an incremental, evolving phenomenon. Residents build homes progressively, develop infrastructure, negotiate services, and sometimes transition toward regularization. While “slum” is typically static and pejorative, “informal settlement” is dynamic and descriptive. It allows for a more nuanced understanding that encompasses both vulnerability and potential. Over time, this terminological shift has influenced how cities respond to marginalized communities. Rather than focusing on demolition and replacement, planners and policymakers increasingly consider in-situ upgrading, tenure security, and participatory design as more just and effective approaches.

1.2. Existing definitions

Globally, there are different terms and definitions of informal settlement, often based on the lens of legal, spatial, infrastructural, or socio-economic conditions. At regional and national level, definitions and terminology vary due to legal, administrative and cultural reasons. Informal settlements (and slums), most prevalent in Asia, Sub-Saharan Africa, and Latin America, include a variety of defined terms such as shanty, squatter settlements, informal housing, low-income community, dilapidated housing, urban villages, and overcrowded tenements. Other terms such as autonomous, illegal, irregular, marginal, spontaneous, uncontrolled, and unplanned have been applied to distinguish various forms of informal settlement. This, of course, without counting the innumerable variations in languages other than English.

At the core of these terminologies is the common understanding of ‘Informal’ as opposite to ‘formal’ requirements or processes. ‘Settlements’ commonly refers to a group of people living in proximity within a definable space. The number of households required to make a ‘settlement’ vary.

The following table categorizes common descriptors of informal settlements according to their dominant thematic focus, from legal status and service deficits to spatial marginality and regulatory non-compliance. It also highlights the policy and planning implications that each category entails. By mapping these linguistic framings, the table illustrates how language not only reflects but actively constructs the social and political status of informal settlements—often reinforcing stigmatization, legitimizing exclusion, or, conversely, enabling more inclusive and rights-based approaches.

Category / Common terms used	Thematic emphasis	Implications
1. Legal status and tenure security <ul style="list-style-type: none"> - squatter settlements - illegal settlements - irregular settlements - unrecognized communities - autonomous settlements 	Focuses on the legality of land occupation, ownership, and tenure rights. Often used in legal or policy frameworks that prioritize land governance and eviction risk	Frames settlements as unauthorized or lacking formal recognition which can legitimize exclusion or forced evictions. They rarely account for informal systems of land allocation or negotiated access

2. Infrastructure and service deficits <ul style="list-style-type: none"> - shantytowns - slums - low-income communities - overcrowded tenements - dilapidated housing 	<p>Emphasizes lack of access to basic urban services—water, sanitation, roads, electricity, waste management—and poor living conditions. Often used in public health, humanitarian, and urban services contexts</p>	<p>Highlights poor physical conditions and are often used in needs assessments. They risk reinforcing a deficit-based or victimizing lens that overlooks the agency of residents or their social capital</p>
3. Non-compliance with urban planning and building regulations <ul style="list-style-type: none"> - unplanned settlements - uncontrolled settlements - spontaneous settlements - irregular urban areas - unsuitable dwellings 	<p>Focuses on settlements developed without adherence to official zoning, construction codes, or urban development plans. Often used by planners or local authorities</p>	<p>Tend to frame informality as a problem of governance or disorder, justifying top-down planning responses. They may ignore the reasons behind non-compliance, such as exclusionary policies or high costs</p>
4. Social and spatial marginality <ul style="list-style-type: none"> - marginal settlements - peri-urban informal areas - precarious settlements - urban village² - interstitial settlement³ 	<p>Highlights the socio-economic and political exclusion of residents, as well as the peripheral or hazardous locations of the settlements</p>	<p>Draw attention to structural inequality but may also pathologize informal areas as inherently vulnerable or undesirable</p>
5. General/ neutral or broader terms <ul style="list-style-type: none"> - informal settlements - informal urban areas - self-built communities 	<p>Attempt to aggregate multiple dimensions without explicitly prioritizing one. May reflect policy efforts to de-stigmatize or adopt rights-based language</p>	<p>More inclusive and flexible but can be vague or inconsistently applied. Offer a middle ground but may lack precision for programming or legal purposes</p>
6. Productive capacity and resident agency <ul style="list-style-type: none"> - auto-constructed settlements - self-built settlements - incremental settlements / extensions 	<p>Emphasizes the self-organized, incremental, and participatory nature of housing production and neighborhood development. Highlights residents as active agents of urbanization.</p>	<p>Recognizes informal settlements as sites of innovation, resilience, and local capacity. Offers a counter-narrative to deficit-based framings and supports co-productive and upgrading approaches. Can influence more enabling and collaborative urban policy.</p>

Regional terminologies

Informal settlements are also identified by distinctive terms peculiar to given regions or countries and similarly expands with the variety of wording in other languages. What is considered a slum or informal

² Urban villages are formerly rural settlements that have been absorbed into expanding urban areas, retaining distinctive social structures, land tenure arrangements, and built environments.

³ Interstitial settlements are small-scale, often overlooked residential clusters that emerge in the residual or leftover spaces within urban environments—such as between highways, under bridges, along railways, or in vacant parcels between formal developments.

settlement depends on local and regional perceptions of housing standards and social conditions. Often these terms focus on the visible physical manifestations of housing informality and inadequacy, rather than referring to the underlying structural causes. The Challenge of Slums report⁴ highlights this complexity and variability of terms across languages and regions⁵.

Sustainable Development Goal 11 Definition

Sustainable Development Goal (SDG) 11 and Target 11.1 which seeks to ensure access to adequate, safe, and affordable housing is the overarching global framework that guides countries reporting on population and proportion of living in slums, informal settlements, and inadequate housing. The agreed definition classified a 'slum household' as one in which the inhabitants suffer one or more of the following 'household deprivations':

1. Lack of access to improved water services,
2. Lack of access to improved sanitation facilities,
3. Lack of sufficient living area,
4. Lack of housing durability and,
5. Lack of tenure security

These five components, all derived from the definition of adequate housing, are used for reporting and tracking the MDGs (2000-2015) and SDGs.⁷

1.3. Challenges

The vast diversity of informal settlements makes a single, universally applicable definition difficult to standardize and many countries and local governments have their own. Nevertheless, adequately address the informal settlements' challenge at scale, an international definition needs to be developed and agreed upon. Countries will be able to review, decline and adapt such a definition in their respective contexts.

⁴ The Challenge of Slums, UN-Habitat, 2003

⁵ Noting the use of terms such as bidonvilles, taudis, and habitat précaire in French-speaking contexts; asentamientos irregulares, tugurios, and villa miseria across various Spanish-speaking cities; and favela, cortiço, and comunidade in Portuguese-speaking Brazil. In Arabic-speaking regions, an even broader array of localized terms, from aashwa'i in Cairo to ishash in Khartoum; capture diverse forms of informal settlements. In South Asia, settlement names like bustee, zopadpatti, chawls, Jhuggi-Jhopdi, and katchi abadis reflect varying typologies across Indian, Bangladeshi and Pakistani cities. In South-East and East Asian cities, terms like daerah kumuh, kampung and chengzhongcun are used. Even in American English, colloquial terms like hood or ghetto carry socio-spatial implications.

⁶ Metadata on [SDGs Indicator 11.1.1](#)

⁷ Metadata on SDGs Indicator 11.1.1 Indicator category: Tier I

Flexibility vs uniformization⁸

For **policy development and implementation** purposes, at the national and local level, countries such as India⁹, Brazil¹⁰, or Bangladesh¹¹ have developed their own operational definitions tailored to domestic priorities. These national definitions enable governments to identify, monitor, and manage slum areas, track spatial and demographic changes over time, and inform targeted upgrading initiatives or service delivery. In such contexts, flexibility in definition supports context-sensitive interventions and facilitates advocacy efforts grounded in local realities.

For **scientific research** a standardized definition is desirable but not strictly necessary. Provided that sample sizes are large enough to accommodate definitional variability, researchers can still derive valid and generalizable insights. In this case, slum identification serves as an efficient proxy to locate populations facing heightened threats to human welfare, such as poor health outcomes, insecurity, or exclusion from infrastructure and services.

For **international comparisons and global monitoring**, particularly in the context of development goals (such as the SDGs), a consistent and harmonized definition is essential. A shared framework ensures that comparisons across countries are meaningful and that progress in reducing slum prevalence is measured reliably. Without such standardization, cross-national indicators risk being misleading, undermining efforts to evaluate global policy effectiveness or allocate international resources equitably.

2. Core elements of an informal settlement definition

To define informal settlements, it is important to identify the key elements that characterize such neighborhoods. This section proposes some key elements that can contribute to a working definition of informal settlements. A definition that does not depict them as anomalies to be eradicated, but as integral parts of the urban fabric that calls for context-sensitive engagement for their transformation. In particular, a definition of informal settlements needs to track progress when transformation investments are made. Below are some aspects for consideration:

The 'Settlement' dimension

An informal settlement definition needs to incorporate the collective dimension, commonly understood as a group of households living in multiple houses in a defined space¹². The number of households necessary to constitute a 'settlement' vary from one context to another. For example, it is set as a

⁸ Richard Lilford, Catherine Kyobutungi, Robert Ndugwa, Jo Sartori, Samuel I Watson, Richard Sliuzas, Monika Kuffer, Timothy Hofer, Joao Porto de Albuquerque, Alex Ezech - Because space matters: conceptual framework to help distinguish slum from non-slum urban areas

⁹ Nolan LB. Slum Definitions in Urban India: Implications for the Measurement of Health Inequalities. *Popul Dev Rev.* 2015 Mar;41(1):59-84

¹⁰ Queiroz Filho, Alfredo Pereira De. « As definições de assentamentos precários e favelas e suas implicações nos dados populacionais: abordagem da análise de conteúdo ». *urbe. Revista Brasileira de Gestão Urbana*, vol. 7, no 3, septembre 2015, p. 340-53

¹¹ Patel, A., Joseph, G., Shrestha, A., & Foint, Y. (2019). Measuring deprivations in the slums of Bangladesh: implications for achieving sustainable development goals. *Housing and Society*, 46(2), 81–109

¹² This clearly distinguishes it from the definition of 'adequate housing' provided by the Committee on Economic, Social and Cultural Rights that remains at the household level.

minimum 15 dwellings for Bangkok, while 60 households denote a settlement cluster in India¹³, etc. The decision on where to draw the line has policy implications and calls for national and local adaptation.

Description of informality

Informality needs to be described in a way that facilitates the monitoring of the key deprivations that need to be addressed and that facilitates tracking of the progress made in transforming informal settlements. Building on the SDGs household deprivations elements, the following aspects could be considered:

1. Lack of access to improved water services
2. Lack of access to improved sanitation facilities
3. Non-compliance with building codes and standards (including sufficient living area and housing durability)
4. Land tenure insecurity (legally recognized along the continuum of land rights)¹⁴
5. Non-compliance with spatial planning, land use or zoning regulations.

3. Measuring Informal Settlements

Settlement perspective

Effective measurement of informal settlements begins with adopting a settlement-level perspective, recognizing informal settlements as clustered agglomerations of inadequate housing, shaped by socio-economic, legal, and planning dynamics. The settlement as the unit of analysis will better support integrated and area-based interventions. UN-Habitat's Global Urban Indicators Database and the UN Expert Group on Slum Definitions (2002) guide that informal settlements need to be understood through clusters of households that share common conditions such as tenure insecurity, poor infrastructure, or non-compliance with urban regulations. This calls for a process of defining the settlement's boundaries.

Spatial description

The spatial aspect of informal settlements is fundamental to understanding their scale, distribution, and evolution through systematic mapping of measurable physical attributes such as settlement size, location, boundaries, density patterns, expansion, land use, environmental risks, and infrastructure proximity. Informal areas often display identifiable morphological patterns that can be mapped and analyzed at community, city or national level utilizing satellite imagery, remote sensing, GIS, and participatory mapping approaches. Spatial measurement is supported by disaggregated data collection that enables comparison between informal and formal areas, and identification of intra-urban disparities.

¹³ Report of the Expert Group Meeting on 'Defining Slums and Secure Tenure,' UN-Habitat, 2002

¹⁴ Tenure security encompasses a wide range of land rights that extend beyond formal individual ownership and may include non-eviction rights, collective rights, occupancy certificates, customary land use rights, etc. In many cases, informal settlements residents occupy land without formal titles, leases, or documented tenure rights which exposes them to the constant risk of eviction, limits their access to formal credit or land markets, and discourages long-term investment in housing or community infrastructure. It is important to include land tenure security as an element of informal settlements, but tenure security should include all legally recognized rights along the continuum of land rights.

Spatial measurement of informal settlements must be inclusive and context-sensitive, engaging communities in boundary-setting and ensuring that spatial data is aligned with rights-based approaches.

4. Measurement Approaches and Existing Practices

Existing Methods

Household data and surveys

Data for the slum/informal settlements components of the SDG 11 Target 11.1 indicator is computed from Census and national household-level surveys, including DHS and MICS.¹⁵ This data is used to measure tenure security, service access, and housing quality while income surveys that capture housing expenditures are used to compute the affordability for broader housing adequacy assessment. City, regional and global estimates can be derived from national figures with an appropriate disaggregation level. National Statistics offices as national data providers play a central role in generating and consolidating this data.

Data is also collected through dedicated slum enumeration and survey tools, enabling disaggregation by age, gender, and socio-economic status. Settlement profiling and community led enumeration have been employed by actors like SDI utilizing household enumeration questionnaires to create accurate, on the ground data on informal settlements.¹⁶ For metrics such as proportion of households lacking secure tenure (e.g., absence of title or threat of eviction) the surveys are designed to capture both *de jure* tenure (legal documentation) and *de facto* tenure (perceived security), as well as incremental improvements over time. Statistically representative samples of households within each settlement cluster, have also been used to compute settlement-level aggregates.

Spatial Data, Earth Observation, AI Mapping

Complementing household surveys, geospatial and remote-sensing methods are increasingly being employed to delineate informal settlements, monitor expansion, and assess physical characteristics. High-resolution satellite imagery is analyzed often with the assistance of machine-learning algorithms and Geo-AI models to detect the irregular patterns of roof materials, plot layouts, and road networks that typically characterize informal settlements. Open-access satellite imagery can be leveraged to generate high-resolution indicators of settlement extent, density, and temporal change, which are validated through city experiments and community datasets or feedback. These methods have been implemented in Latin America, Africa & Asia and with municipal and regional partners which demonstrates potential for transferability and scalability of the approach as a suitable complement to traditional survey approaches currently predominant in SDG 11.1 monitoring. However, a lack of diverse high-quality satellite imagery and heavy dependency on labor-intensive manual modelling (training) are significant constraints, in addition to high costs for mapping informal settlements at scale.

¹⁵ The Global Urban Monitoring Framework, UN-Habitat 2022

¹⁶ Making Counting Count: Slum Profiling and Enumerations, SDI



Measurement Gaps and Challenges

Informal settlements are usually seen as synonymous with slums, and most of the criteria for defining slums, informal settlements and inadequate housing overlap. The three criteria of informal settlements are essentially captured in the definition of slums, which sustains the combination of both (slums/informal settlements). Both aspects of slums and informal settlements are therefore combined into one component, but this conflation obscures important distinctions and fails to account for varying legal and planning contexts. Current combined measurement frameworks fail to capture the core spatial perspective on informality, and it therefore remains underacknowledged.

Most measurement approaches treat informal settlements as a binary where settlements are either informal or formal, with interventions or upgrading moving them to formality. This makes it difficult to detect incremental improvements. Similarly, spatial and earth-observation approaches may excel at mapping physical attributes such as gross expansions or contractions of settlement areas but are less sensitive to small-scale improvements that occur within existing footprints (new drainage, reinforced walls or tenure status).

Lack of consensus on spatial stratification and aggregation thresholds for defining settlement clusters present a statistical limitation for defining and measuring informal settlements. Different minimum cluster sizes exist ranging from 3 to 200 households plus sub-categorization of small or micro settlements, medium and large settlements and slums. As a result, some settlement clusters might be prioritized, overlooked, or aggregated in ways that mask other key elements.