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**DETERMINANTS OF THE PATTERNS OF SETTLEMENTS  
IN THE PROVINCE OF TARLAC**

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**Abstract:**

The study describes and compares urban and rural settlements, including those with indigenous groups, in the Province of Tarlac. It presents types of settlement patterns and their evolution, identifies the determinants of these patterns, and presents the parameters to be considered in planning for different settlements.

There are three settlement patterns in the province: (1) concentrated settlement pattern characteristic of urban areas with high centrality rank, high access to services and facilities, high population growth due to natural increase and in-migration, and high incidence of poverty; (2) random settlement pattern characteristic of indigenous settlements with low centrality rank, low access to services and facilities, low population growth, and high poverty incidence; and (3) dispersed settlement pattern characteristic of rural areas with medium centrality rank, access to services and facilities, low population growth due to out-migration, and low poverty incidence.

Generally, there were no changes in the settlement patterns of the city and municipalities in the Province of Tarlac in the last 20 years. Camiling was the only random settlement that became dispersed because of out-migration. Tarlac City, an urban area with a concentrated pattern located in the center of the province, remained concentrated due to its high centrality and access to services and facilities that makes it attractive to migrants. Random settlements with indigenous groups that are mostly located in the western section of the province remained as such because of low access to services. Dispersed settlements which are mostly located in the eastern section of the province stayed dispersed because of the rural character of the settlements.

The typology of settlements and determinants of settlement patterns identified in the study may serve as a basis for settlements policy and planning interventions.