



# Families and the Global Crisis Around Affordable Housing

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# Safe Affordable Housing is Foundational



Middle and upper classes - especially in the West take for granted centrality of good housing to overall well-being

Stable, safe, decent housing in good neighborhood  
Moves are by choice



Absence of good housing makes other facets of life very difficult:

Employment  
Schooling  
Childrearing & Child Development  
Nutrition  
Health



Homelessness long linked with host of problems for children: illness, injury, abuse, neglect violence, separation from families, impaired academics

## **Physical attributes and availability of housing**

good quality and safety  
housing, not homelessness

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## **Relationship of housing to occupant**

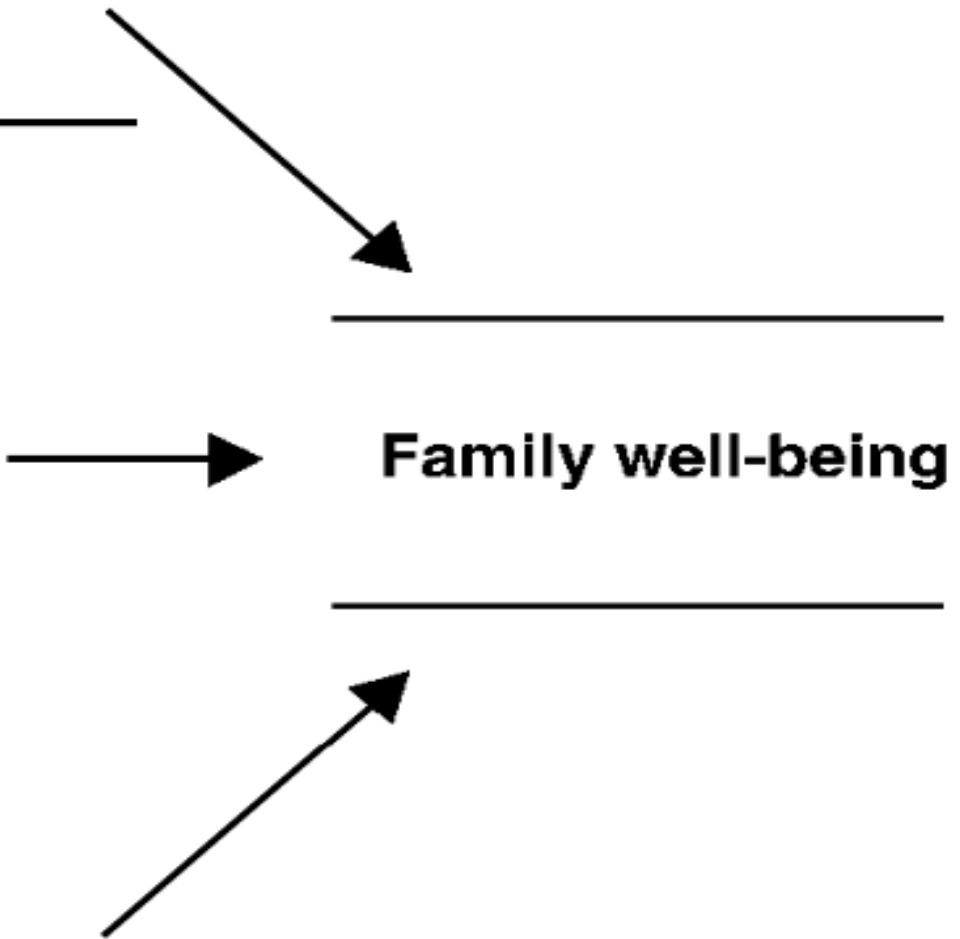
not overcrowded  
affordable  
opportunities to create positive sense  
of self and empowerment  
stable and secure  
tenure options

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## **Neighbourhood conditions**

good quality and safety  
accessibility of housing to  
employment and education

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**Figure 1.** Connections between housing and family well-being.

# The Global Crisis Around Affordable Housing

- ▶ New report: Over 90% of cities around the world do not provide adequate or affordable housing for their residents

(World Economic Forum, *Making Affordable Housing a Reality in Cities*, 2019)

- ▶ Across 32 major cities around the world, real home prices on average grew 24% over the last five years, while average real income grew by only 8% over the same period,

(Knight Frank, a London-based real-estate consulting firm)

- ▶ Housing increasingly is viewed as a means to "grow wealth and that has changed the way in which housing operates ..... It means ... you have investors, private equity firms, vulture funds, buying up housing"

(United Nations Special Rapporteur for Adequate Housing, Leilani Farha)

Housing has become a means for the ***accumulation of great wealth*** for a ***few*** while making housing ***unaffordable*** for others

## Case Study: Los Angeles

- ▶ Rents have increased by 7.3% since 2014
- ▶ Median renting household spends 47% of income on housing
- ▶ Average renter paid \$1716 per month - median renting household earned less than \$40,000 (2019)
- ▶ Affordability Crisis:
  - ▶ Declining wages
  - ▶ Population growth
  - ▶ Zoning policies that favor single-family and luxury housing

# Other Factors Contributing to Housing Crisis: Air B&B & Other Short- Term Home Renting Initiatives

- ▶ Distorts affordable housing supply by 2 mechanisms:
  - ▶ Housing units that are now listed are removed from rental market (Harvard Law & Policy Review, 2016)
  - ▶ Rise in local rents: Reduces limited supply of affordable housing
    - ▶ Barcelona, Lisbon, Greece are examples
- ▶ Decrease in supply of housing spurs displacement, gentrification and segregation
  - ▶ Historically rental housing market did not overlap with the hospitality sector
  - ▶ Neither the market nor the public sector can swiftly replace the housing units

## Case Study: Barcelona, Spain

- ▶ 2000 - 3 million tourists
- ▶ 2018 - **30** million tourists
  - ▶ Population: **1.6 million**
- ▶ **50%** rent increase for residents over last 5 years
  - ▶ 24 year-old earning average wages faces a monthly rent equal to **114%** of their salary
  - ▶ 80% of 16 -30 year-olds live with parents
- ▶ In Florence now one in five properties is a short-term rental

# Global Perspectives

## India & China:

- ▶ 25% of population live in substandard housing

## Sub-Saharan Africa:

- ▶ More than half of population live in sub-standard housing
  - ▶ No security
  - ▶ Slum like conditions
  - ▶ Easily razed by profit-driven developers
  - ▶ No substitute housing is offered
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- ▶ Projection 2050:
    - ▶ **2.5 billion** people will live in sub-standard housing or be over-stretched by housing costs

(Making Affordable Housing a Reality in Cities, World Economic Forum, 2019)

# Inadequate Housing Is a Public Health Crisis

- ▶ Living in sub-standard housing creates *health problems*
- ▶ Ill effects on health of individuals and families, and especially *children*, individuals with *disabilities* and *older persons*
  - ▶ Respiratory and neurological disorders and psychological and neurological illnesses
  - ▶ WHO: Example - *235 million* individuals suffer from asthma (2017) related to where they live

# Global Housing Trajectory is in direct Conflict with the SDG 11.1: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums

- ▶ *Housing is fundamental to family life.* Without a place that individuals call “home,” their other spheres of life are severely impacted. As the National Housing Task Force suggested
  - ▶ ...a decent place for a family to live becomes a platform for *dignity* and *self-respect* and a base for hope and improvement. A decent home allows people to take advantage of opportunities in education, health and employment - the means to get ahead in our society. A decent home is the important beginning point for growth in the mainstream of American life. (In Bratt. 2002 p. 15)
  - ▶ Stable housing is critical for *positive child development*
  - ▶ Housing provides a place for families to live in *peace, security and dignity*

# Linking Human Rights and Housing

- ▶ Individuals and *families* need to be at the center of housing policies, instead of market domination
- ▶ Governments have ability to *redesign laws* and *policies* and to highlight the centrality of *rights* of individuals and families to have adequate housing
  - ▶ Community, national, and international.
- ▶ *Housing is a fundamental right that needs to be understood in a framework of human dignity and security*

## Long-Term Solutions

- ▶ Will require a combination of initiatives that simultaneously:
  - ▶ ***Revitalize*** distressed neighborhoods,
  - ▶ Promote ***job growth*** in the central city
  - ▶ Link job seekers to suburban employment ***opportunities***
  - ▶ Open up ***affordable housing*** opportunities in low-poverty areas

## Recommendations

- ▶ Policy makers must pursue targeted bans and regulations that *discourage* conversion and hotelization
  
- ▶ *Zoning and land use, funding mechanisms, and construction costs* need to be on policy agendas

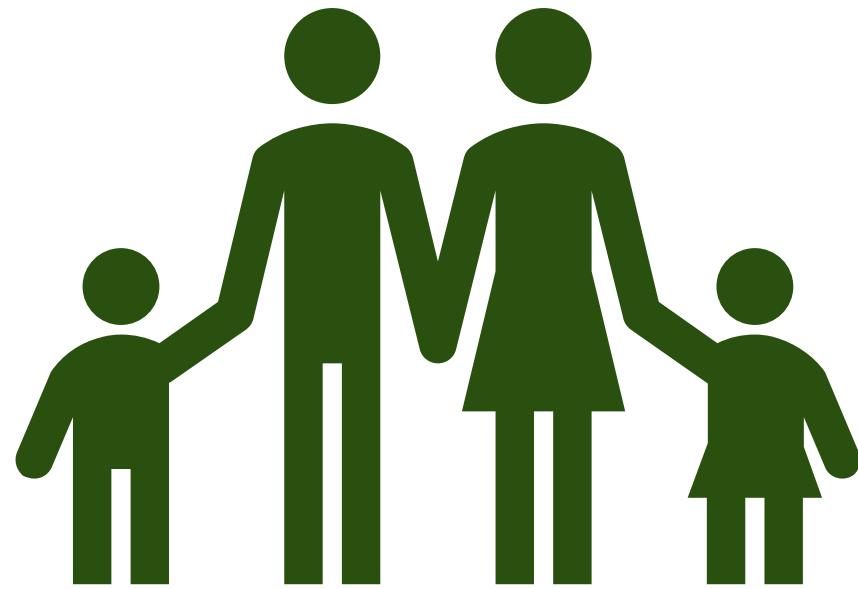
# Innovative Solutions to Affordable Healthy Housing

- ▶ The Communities Plus Programme in Sydney, Australia, partnering with private sector to develop 23,000 new and replacement social housing units, linking housing assistance with participation in education, training and local workforce opportunities
- ▶ Hamburg, Germany, and Copenhagen, Denmark, are pooling publicly owned assets into an Urban Wealth Fund that works with the private sector on affordable housing development projects
- ▶ Facebook and Google in the US, IKEA in Reykjavik, Iceland, Lego in Billund, Denmark, Samsung in Seoul and Suwon, Republic of Korea, and Alibaba in Hangzhou, China, are creating affordable housing developments for employees
- ▶ Dupnitsa, Bulgaria, and Poznan, Poland, are changing eligibility criteria for social housing projects to support more citizens
- ▶ Bristol, UK, is constructing homes with six types of housing tenure, including build-to-rent, shared ownership and rent-to-buy models.
- ▶ Mexico is deploying bricklayer robots that increase construction productivity

Housing is  
FOUNDATIONAL to Family  
Formation and Family  
Life

Housing policies affect  
health, employment,  
poverty, mobility and  
energy consumption

Housing is a *human right*  
and needs to be  
prioritized on  
international, national,  
and local policy agendas  
in order to accomplish  
the SDG's which are  
*foundational* to the  
*continuance* of our  
global civilization



😊 THANK YOU