



Housing and Gender Equity

A Global Literature Review

Abstract

This literature review synthesizes global research on the relationship between housing and gender equity. It examines how housing shapes women's daily lives, economic opportunities, health, safety and decision-making power and identifies the way gendered norms and structural inequalities limit access to adequate housing. Drawing on interdisciplinary evidence, the review highlights housing as both a determinant and an outcome of gender inequity, operating through interconnected pathways related to care work, access to resources, tenure security, and exposure to violence. The review also identifies persistent knowledge gaps in the literature, including limited intersectional analysis and uneven geographic coverage. It concludes by profiling selected Habitat for Humanity initiatives that address these challenges across Latin America and the Caribbean, the United States, Africa, Europe and Asia, demonstrating how housing interventions can contribute to gender-equitable outcomes.

Introduction

In 1966, the United Nations formally recognized adequate housing as a fundamental human right and recommitted to this belief with Target 11 of its Sustainable Development Goals, or SDGs (World Bank Group & Global Practice for Urban, Rural, Disaster Risk Management and Resilience Gender Team, 2021). Adequate housing ensures tenure security, access to safe water and sanitation, access to energy, affordability, protection from environmental hazards, and connection to social and economic opportunities (Bentley et al., 2025). Adequate housing is therefore a human right of every woman, man, youth and child.

Despite this recognition, global housing conditions remain deeply unequal. The U.N. estimates that 1.6 billion to 3 billion people live in inadequate or unaffordable housing (Bentley et al., 2025). These challenges are disproportionately experienced by women and girls, who face heightened risks due to structural inequalities, discriminatory norms and unequal access to resources. As a result, many women and girls live in insecure, undignified and unsafe conditions, with increased vulnerability to homelessness, forced eviction and gender-based violence (Women and the Right to Adequate Housing, n.d.).

This review explores global evidence on the links between housing and gender equity, highlighting housing as both a determinant and an outcome of gender inequity. It explores how gendered norms, unpaid care work and institutional structures shape women's access to housing, as well as how housing conditions influence outcomes related to health, safety, economic participation and agency. The review also profiles innovative Habitat for Humanity initiatives that seek to address these challenges in diverse world regions.

Existing literature tends to examine gender using two categories: women and men.¹ As a result, this review is limited to discussing gender and housing in terms of men and women, while acknowledging that housing inequities also affect people of diverse gender identities. It is also important to note that additional dynamics, depending on context, such as caste, religion, language, disability and legal status, shape gender equity. When individuals belong to multiple marginalized groups, they experience intersectional discrimination, which compounds vulnerability and increases the likelihood of housing-related issues (Lopez & Gadsden, 2016). Because of the geographic coverage of this review, comparative analysis of country contexts is not included.

To address the multidimensional nature of these dynamics, the review is guided by three core research questions:

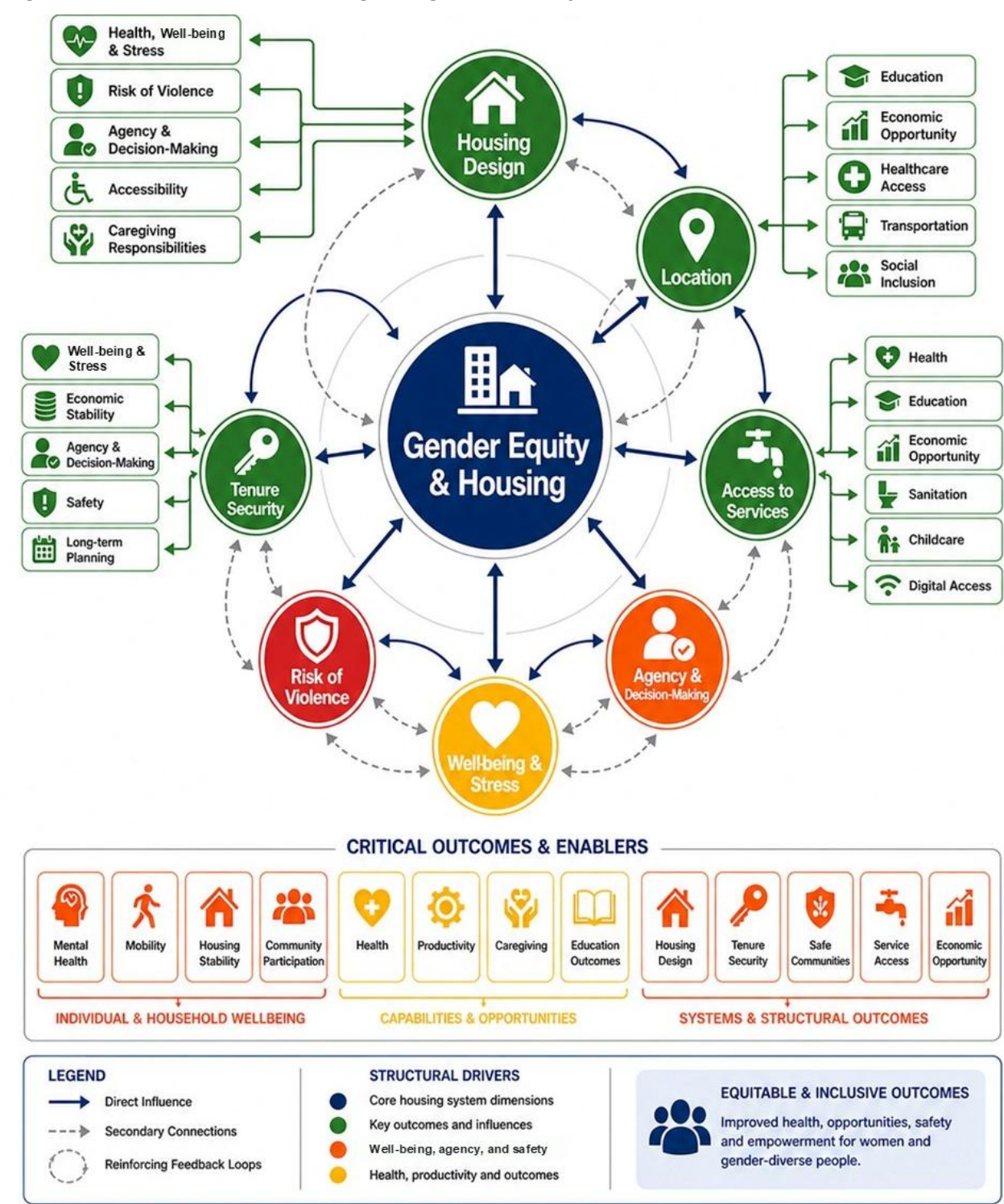
1. How housing insecurity and housing quality influence gender equity across safety, health, economic participation and well-being.
2. How gender norms, unpaid care work and household power dynamics shape experiences of housing and home.
3. What evidence exists on housing interventions and policies that support gender equity and long-term stability.

These questions inform both the scope of the analysis and the framework used to organize the literature. The figure that follows illustrates the interconnectedness between gender equity and housing, along with its structural drivers,

¹ Gender and sex are distinct concepts that exist along spectrums. Gender refers to socially constructed roles, norms and identities related to how people understand and express themselves. A person's gender identity may include being a woman, a man, nonbinary, transgender or another gender identity, and it may or may not correspond to the sex assigned at birth.

clusters, and outcomes. Although these links are widely recognized, research on housing and gender remains fragmented by theme and geography. This review attempts to bring these strands into a more cohesive framework.

Figure 1: Framework for housing and gender equity



Gender, home and daily life

This section examines how housing functions not only as shelter, but also as a lived and social environment shaped by gendered time use, domestic labor and everyday practices. It shows that women's relationship to the home is both material and symbolic, and that this relationship helps explain why housing matters so centrally to gender equity.

Women's relationship to the home

Women's relationship to the home is shaped by the amount of time they spend there and the roles they perform within it. Globally, people spend approximately 90% of their time indoors (Mannan & Al-Ghamdi, 2021). In the United States, analysis of the American Time Survey showed that between 2003 and 2019, time spent at home increased by one hour and 39 minutes on a typical day. Pew Research Center later found that Americans spend nearly two hours per day on housework, with significant gender differences in how this time is allocated ("How Do US Men and Women Spend Their Time?" 2026).

Women spend substantially more time at home engaged in housework and caregiving activities than men. On average, women in the U.S. spend two hours and 19 minutes per day on housework, compared with one hour and 34 minutes for men, with women 50 and older spending the most. Among adults in their 20s through 40s (prime caregiving years), women also spend significantly more time providing unpaid care. Women in their 30s spend an average of one hour and 40 minutes per day caregiving. Differences extend beyond labor, as men, particularly those aged 70 and older, spend more time relaxing at home than women in any age group ("How Do US Men and Women Spend Their Time?" 2026).

While these data reflect the U.S. context, comparable gendered patterns in time use have been documented across regions, underscoring that women's greater presence in the home is a global phenomenon. In the first large-scale global comparative analysis of time use, researchers compiled 102 nationally representative time-use surveys conducted in 65 countries and found a substantial gender imbalance in paid versus unpaid work. In the Middle East and North Africa, unpaid work accounts for more than 75% of women's total work burden in all countries, exceeding 85% in most cases and reaching peaks of

over 90% in Iraq and Algeria, while men's unpaid work remains below 25% of total work in nearly all countries. In contrast, sub-Saharan Africa shows higher female participation in paid work. In countries such as Benin, Ghana, Madagascar and Mali, women's time in paid work exceeds unpaid work, yet women still work longer total hours than men, often exceeding six hours and 40 minutes per day. The study also highlighted gendered burdens in essential unpaid activities such as water and firewood collection. Women in rural Benin spend over one hour per day fetching water, compared with less than one-quarter of that time for men. In Asia and Latin America, unpaid work constitutes over half of women's total work time, peaking at nearly 80% in Pakistan, while men's unpaid work remains minimal. Long-term trends in Northern Europe show that reductions in women's unpaid work, such as a decline from nearly six hours per day in Norway in 1970 to under four hours by 2010, are associated with increased female participation in paid employment, underscoring how shifts in unpaid labor can enable women's economic inclusion (Charmes, 2015).

This comparative analysis matters because the home is not only a physical shelter, but also a site of labor, identity, security and social reproduction.

The home as lived, emotional, social space

Home is more than shelter. It is an attachment and a source of identity and dignity. A habitable home is one in which people can live safely and meaningfully. As academic researchers Jess Linz of the University of Kentucky and Paula Soto Villagrán of Universidad Autónoma Metropolitana argue, "The issue of habitability has contributed to conceiving housing as an environment that is not only physical but emotive and symbolic, where women try to reconcile tasks of social reproduction and productive work by adapting the spaces," (Linz & Soto Villagrán, 2022). Social reproduction refers to the unpaid and largely invisible work required to sustain daily life, including child rearing, cooking, cleaning, caregiving and household maintenance.

The home also serves as a symbolic space, shaped by memory, identity and a sense of belonging that extends beyond the physical dwelling. Drawing on a wide body of sociological, feminist and geographical scholarship, Shelley Mallett of the University of Melbourne emphasizes the symbolic power of the

birth or family home as a place of origin and return — a formative dwelling that anchors personal histories and trajectories, even as people move across multiple homes. Importantly, Mallett argues that home is not necessarily confined to a single house. Its boundaries often extend to the neighborhood, town or city and are continually reconstructed through lived experience, memory and social relationships. At the same time, she cautions against idealized notions of home as a pure haven of safety and belonging, showing instead that home can also be a site of tension, exclusion and vulnerability. For those who experience abuse, marginalization or constraints tied to gender, sexuality or class, the home may paradoxically become a place of insecurity, producing experiences of being “homeless at home” and, in some cases, triggering pathways into literal homelessness (Mallett, 2004). Seen this way, the home is not only a symbolic and emotional space but also a site where daily routines, labor and spatial arrangements are actively negotiated. This becomes especially clear in the ways women shape and adapt domestic space.

Gendered spatial practices inside the home

Findings from a study of Indigenous communities in Cusco, Peru, show that women, alongside their partners, play a central role in conceiving, organizing and living the domestic, productive and sanitary spaces of the home as they adopt new spatial practices introduced through development programs, participatory training and innovations in resource use, such as improved water management and agroecological techniques. These processes led to diversification of housing units, expansion of productive areas, increased household income, and stronger symbolic and aesthetic expressions in the home, especially through women's leadership as Yachachiq (local experts) (Salas Velásquez, 2022).

However, women may not always have a decision-making role or a say in home design despite spending more time in the home. To understand this better, Habitat for Humanity's Terwilliger Center for Innovation in Shelter used qualitative interviews with households, masons and others involved in the housing process to examine the gender norms shaping decision-making in low-income homebuilding in India, Kenya and Peru. The study found that while housing decisions are often described as “joint,” they

are in practice strongly gendered, with men typically retaining final authority over key aspects such as materials, construction methods and hiring decisions. Women, despite playing a central role in initiating housing improvements, supervising construction and spending the most time in the home, are frequently excluded from substantive design and technical decision-making, with their influence largely confined to interior layout and decoration. In many cases, women “opine but rarely decide,” reflecting entrenched patriarchal norms that position men as heads of household and primary decision-makers. Women's participation increases only when they contribute financial resources or acquire technical knowledge, highlighting how decision-making power is closely tied to economic and social capital (Habitat for Humanity's Terwilliger Center for Innovation in Shelter & MarketShare Associates, 2019).

Homes can also function as critical sites of economic production, service provision and social protection. Research on 31 houses across informal settlements in Bogotá, Kampala, Dar es Salaam and Dakar found that within the home, residential uses comprise only 29% of total activities. While economic activities account for 47% and community or service functions 24%, the analysis demonstrates that homes are central to urban economies and the informal provision of livelihoods, care and infrastructure (Carrizosa, 2023).

Collectively, this literature shows that home is actively produced through everyday gendered practice, not simply occupied. From here, the review moves outward from the household to the broader social and cultural norms that shape women's access to housing in the first place.

Gendered housing access, ownership and tenure security

This section examines how social norms, gender roles and institutional structures shape women's access to housing, ownership and tenure security. It shows that housing inequality is not only an outcome of income differences, but also of social regulation, institutional exclusion and spatial marginalization.

Social norms and gendered housing access

Housing is shaped by social norms, gender roles and attitudes that regulate how women move, appear, work,

and participate in decision-making. In Egypt, women have been found to be central to sustaining households, communities and informal economies. Yet they remain largely excluded from land rights, tenure security, public space and housing policy design (Barakat et al., 2024). Female-headed households, mainly divorcees and widows, make up 17.8% of total Egyptian households and are concentrated in urban areas. In Cairo, female-headed households make up approximately 30% of all households, reflecting a broader tendency for women-headed households to be concentrated in large urban areas (Barakat et al., 2024).

These findings illustrate that women's economic and social contributions do not necessarily translate into housing power or security. That disconnect becomes clearer when norms governing mobility, visibility and access to tenure are considered across different regional settings.

Globally, women are less likely to own homes because of lower incomes, difficulty obtaining loans, and discriminatory property systems. In Mexico, homeownership among women is lower than among men, with 35% of the houses in Mexico being registered to women. The gap is even wider for Indigenous women, for whom 30.9% of homes are registered in a woman's name. According to the Mexican Institute of the National Housing Fund for Workers, only 34% of loans are granted to women (Linz & Soto Villagrán, 2022).

When homeownership becomes unattainable because of high costs, women are pushed toward the urban periphery, especially in informal settlements, where women-headed households are overrepresented globally (Barakat et al., 2024; Oyelaran-Oyeyinka & Kiwala, 2013). In Brazil and in Bosnia and Herzegovina, 26% and 20% of the population, respectively, are women-headed households living in inadequate housing in poor locations with limited access to potable water, toilets, electricity, public transportation, and health and education services, all of which have major impact on the daily lives of women and girls (United Nations Human Settlements Programme, 2012).

Urban women may have greater social, economic and political opportunities and freedoms than rural women, but they still face major barriers, including gender gaps in employment pay, tenure rights, asset accumulation and personal security (Oyelaran-Oyeyinka & Kiwala, 2013). A 2012 UN-HABITAT survey of decision-makers,

policymakers and urban dwellers across five cities found that 40% felt their city was "not fully committed" to promoting quality of life for women, 64% believed that 50% or more women had no access to secure housing, and only 28% thought existing efforts to achieve gender equity in housing tenure were "advanced" or "very advanced" (Oyelaran-Oyeyinka & Kiwala, 2013). The same survey found that while 54% perceived some commitment to equal participation across women's social, economic, political and cultural spheres, only 23.5% thought their city was "committed" or "fully committed." Only 25% felt women had "advanced" or "very advanced" equal access to political representation (Oyelaran-Oyeyinka & Kiwala, 2013).

In Pakistan, female-headed households, though a relatively small share of urban households, show higher room-per-capita ratios than male-headed households, likely reflecting smaller household size rather than housing advantage. Once income, assets and education are controlled for, however, they experience lower access to housing utilities than male-headed households (Munir et al., 2022).

These studies show that women's housing outcomes are shaped by more than market access alone. The next section turns to the institutional and property regimes that reproduce those inequities.

Ownership, rental markets and tenure insecurity

Patriarchy, stigma and informal regulation shape women's access to housing and property. A survey in Osun, Nigeria, found a significant relationship between gender disparity characteristics and housing development, demonstrating how entrenched cultural norms, limited property rights, restricted access to finance, and exclusion from decision-making processes combine to marginalize women within the housing sector (Makinde & Makinde, 2025).

A 2012 UN-HABITAT study similarly reported that globalization, the commodification of land, and the rising value of urban real estate have further weakened women's rights to inheritance, land, property and housing. Many women are only able to access resources through their partners or husbands, and women face similar barriers across housing markets, including discrimination and limited access to credit (United Nations Human Settlements Programme, 2012).

These structural barriers shape not only formal ownership but also the everyday rental market. In many contexts, women are forced to navigate housing systems that are opaque, exclusionary and shaped by informal gatekeeping.

In Shanghai, China, single women, particularly migrant professionals, face systematic barriers even in informal housing submarkets, such as bed-space rentals. Landlords often prefer young male tenants and impose stricter age and gender restrictions on women. As a result, women have fewer housing options and often rely on social networks rather than open listings to secure accommodation. When they do access shared rentals, they pay an average rent premium of nearly 10% to live in less crowded and higher-quality conditions, driven by concerns over personal safety, privacy and social expectations around female appearance (Harten, 2021).

Tenure insecurity also has major consequences for women's economic well-being. Drawing on census data and expert surveys, researchers in Iran found that female-headed households (whose numbers have increased because of widowhood, divorce, aging and economic change) spend nearly 50% of their income on housing, severely limiting their ability to meet basic needs such as food, healthcare and education. Most women heads of households work in informal or unstable employment and face structural barriers rooted in patriarchal inheritance laws and limited access to land and property ownership (Ghaedrahmati & SHahsavari, 2019). In Spain, researchers identified a feminization of housing exclusion, showing that women, especially single mothers and women living alone, face higher housing cost burdens relative to income, greater rental precarity, and higher rates of eviction and foreclosure than men (Meda, 2020). In Latin American, women face disproportionately low tenure security due to poverty, vulnerability to violence, and discriminatory policies. In Mexico, 14 million households (44.7%) experience housing deficiency, a figure that rises in Indigenous (79.1%) and rural (78.3%) communities. Meanwhile, 19.3% of the population lacks at least one basic service, such as water, drainage or electricity, and community infrastructure remains severely limited (Fuentes Poblete et al., 2025).

The literature thus shows that tenure is not simply about legal title. It is also about the conditions under which women can remain securely housed over time. This becomes especially visible in moments of family change and property transfer.

Family change, inheritance and property-related violence

Divorce, widowhood, inheritance and property loss also shape women's housing outcomes. A study in Finland found that women divorcing men experience substantially greater losses in homeownership and are less likely to remain in the marital home than either their male spouses or women divorcing women. These findings reflect gendered earning gaps, traditional household roles, and unequal bargaining power within heterosexual marriages. By contrast, women in same-sex couples enter divorce with lower overall homeownership rates, partly because of lower combined incomes, resulting in small absolute losses and more similar post-divorce outcomes, which suggests that egalitarian relationship dynamics may mitigate gendered housing disadvantages (Einiö & Ponkilainen, 2025).

This pattern underscores that property loss is often tied to unequal household power, not just legal rules. In more extreme cases, women may face direct abuse related to property and ownership, which turns housing into a site of coercion rather than security.

Property-related violence is another mechanism through which women lose housing security. In low-income urban settlements in Recife, Brazil, a study based on 84 interviews found that even where patrimonial violence is legally recognized, gaps between law and practice persist. This is due to informal housing arrangements, undocumented property rights, gendered norms around ownership, and the inability of domestic violence and criminal courts to address property-related abuse. Women often enter relationships with weaker "fallback" positions; lack proof of ownership; and face threats, coercion or nonviolent manipulation that push them to relinquish rights to marital or family property (Ludermir, 2024).

Housing exclusion is often embedded in property relations themselves. Shifting from ownership and tenure, the next section involves the daily labor and health burdens that arise when housing conditions are poor.

Care work and health

This section explores how domestic labor, housing quality and household design shape women's health and well-being. Because care work is largely performed in and around the home, housing conditions have especially significant implications for women and girls, who take on the majority of unpaid

work. It shows that the burden of care is not only social and economic, but also spatial and bodily, linking housing conditions directly to health outcomes.

Domestic and care work

Globally, women and girls perform 16 billion hours of unpaid care every day. Unpaid care work is the daily labor needed to keep households, families and communities running. It includes child rearing, care for relatives, cleaning, cooking, washing, and collecting water or fuel (UN Women, 2025). These responsibilities shape women's well-being in ways that are deeply connected to housing conditions.

Housing quality, design, and burden of care

Women's disproportionate responsibility for domestic and care work increases their exposure to housing-related hazards, including lead, mold, poor ventilation, pests, and plumbing failures. These exposures are associated with higher rates of hypertension, respiratory illness, adverse birth outcomes and chronic psychosomatic symptoms (Vásquez-Vera et al., 2022). Studies in Turkey have documented endocrine-disrupting chemicals in household dust from building materials, cleaning products and recent renovations, which pose serious risks to women's reproductive and hormonal health (Babaei et al., 2024).

Cooking practices further illustrate the health impacts of housing infrastructure. In Peru, long-term exposure to biomass fuel has been associated with cardiovascular issues (Bungau et al., 2024; Painschab et al., 2013). And in Guatemala, upgraded cookstoves reduced myocardial ischemia among women (Bungau et al., 2024; McCracken et al., 2011). Household air pollution remains a major public health burden, especially in Africa, where women and children account for approximately 60% of premature deaths linked to smoke inhalation and indoor air pollution (International Energy Agency and African Development Bank Group, 2023; World Health Organization and UN Environment Programme, 2025). In many low- and middle-income countries, girls begin cooking at the age of 15 and remain exposed to indoor air pollution throughout their lives, making them prone to respiratory disease (Pradhan Shrestha et al., 2025). Research has also found that women can be exposed to the equivalent of 60,000 hours of biomass smoke in their lifetimes in settings

where biomass is used for cooking six hours per day (Pradhan Shrestha et al., 2025).

Maintaining households under substandard conditions also places chronic physical and emotional strain on women, reinforcing gendered health inequities rooted in both housing quality and care responsibilities. A study in the United States of 393 married or partnered mothers (primarily upper-middle-class and highly educated) examined how invisible labor affects women's well-being. Researchers found that mothers overwhelmingly assume primary responsibility for organizing daily household routines and monitoring children's emotional and developmental needs. Bivariate analysis showed that feeling disproportionately responsible for household management, especially child adjustment, is significantly associated with poorer well-being outcomes, with correlation ranging from small to moderate magnitudes ($|r| = 0.14$ to 0.44). Regression analysis further demonstrated that these associations persist even after controlling for demographics, emotional intimacy and physical intimacy. Responsibility for household management explained an additional 2% of variance in life satisfaction, 4% in partner satisfaction, 1% in parenting role overload, and 2% in feelings of emptiness, with responsibility for child adjustment emerging as a consistent predictor (Ciciolla & Luthar, 2019).

This evidence shows that housing quality affects not only physical exposure but also the emotional burdens associated with sustaining everyday life. Those burdens become even more pronounced when housing instability intersects with crises.

Crisis and care amplification

Housing insecurity intensifies during crises, when pre-existing inequalities become more visible and more consequential. Crises can include climate-related events, natural disasters, public health emergencies and conflict.

After the 2011 Lorca earthquake in Spain, researchers found that men's narratives centered on institutional procedures, decision-making and reconstruction politics, whereas women emphasized caregiving responsibilities, emotional loss, and the effort required to transform reconstructed dwellings into livable homes. While men were actively engaged in collective mobilization, including the formation of platforms of earthquake-

affected residents and leadership roles oriented toward negotiating with institutions, these activities were framed primarily as political or procedural work rather than as additional domestic or care labor. In contrast, women, particularly those of lower socioeconomic status living in temporary housing, experienced a clear intensification of unpaid caregiving, household management and emotional labor. Although some women organized informally to improve living conditions in camps and prefabricated housing, this increased responsibility more often resulted in overload rather than empowerment, especially when undertaken individually rather than collectively. The study therefore suggests that, while both women and men assumed new roles in the post-disaster context, the expansion of workloads was distinctly gendered (Cocina Díaz, 2025).

The aftermath of the 2022 Lismore floods in Australia had a similar effect. Researchers concluded that pre-existing gendered inequalities, including lower lifetime earnings, the gender pay gap, domestic violence, and limited access to social and affordable housing, compounded displacement and delayed recovery after flooding (Ewenson, 2025). Nine months after the flood, researchers at the University of Newcastle conducted focus groups and interviews with local women affected by the flood to understand the gendered impacts of the disaster on the health and well-being of residents. The study documents how inadequate early warnings, unsafe evacuation centers and delayed government assistance forced communities to “save themselves.” While men were more visible in early rescue efforts, women emerged as central leaders in organizing long-term recovery through community hubs, social media coordination, and trauma-informed care, often in unpaid or voluntary roles. The findings highlight severe gendered harms, such as heightened exposure to violence, reproductive health risks, housing insecurity and disproportionate care burdens, alongside women’s critical yet under-recognized leadership in sustaining safety, mutual aid and collective healing (Foote et al., 2024).

A recent study from three urban informal settlements in Khulna, Bangladesh, found that overcrowded housing, insecure tenure, inadequate WASH facilities, and limited spatial flexibility severely constrained women’s ability to isolate sick household members, manage domestic labor and sustain livelihoods during COVID-19 lockdowns. Despite these infrastructural deficiencies, women demonstrated significant resilience by adapting household layouts for isolation; modifying daily care

practices; and mobilizing community networks to coordinate hygiene measures, aid distribution and pandemic awareness (Hakim et al., 2025).

The crisis literature presented in this review thus reinforces an important point: Housing conditions shape how shocks are experienced and absorbed. That same logic also informs the literature on women’s decision-making power, which is the next pathway linking housing to gender equity.

Decision-making and agency

This section examines how housing influences women’s autonomy within the household and their participation in wider community processes. It highlights that housing is not only a material asset, but also a source of bargaining power, mobility and social agency.

Household and public decision-making power

Gender norms shape intra-household decision-making in ways that affect women’s access to resources and authority. In Tanzania, for example, men have been found to believe they need greater control than women over decisions essential to household livelihoods. In northeast Tanzania, having significant decision-making power is seen as incongruent with being a “good wife,” and in central Tanzania, men associate decision-making with masculinity and may use violence to assert their power to decide (Lecoutere & Chu, 2024).

The same study also examined how different levels of intervention intensity, including awareness-raising couple seminars and intensive coaching, affect women’s access to resources, decision-making power, and sense of agency in monogamous smallholder coffee-farming couples in rural southwest Tanzania. Quantitative results show that couple seminars increased women’s access to household livestock, while intensive coaching significantly increased women’s control over and transparency in household coffee income, along with their involvement in strategic farm decisions — domains that women themselves identified as highly valued. However, neither intervention improved women’s access to personal off-farm income or overall household welfare. Qualitative findings highlight diverse empowerment pathways shaped by

entrenched patriarchal norms, women's knowledge and human capital, and the degree of spousal cooperation (Lecoutere and Chu, 2024).

Housing shapes women's decision-making power within households and communities. An evaluation of Cambodia's large-scale road construction program that ran from 2003 to 2016 challenged the conventional assumption that women's economic empowerment depends primarily on labor-force participation. The study found that proximity to new roads reduced women's likelihood of working outside the home and substantially increased indicators of empowerment, including women's ability to make decisions about their healthcare and household spending, their knowledge and use of family planning methods, and their ability to refuse sex. It also reduced both the acceptance of and exposure to non-physical domestic abuse. The analysis suggests these effects operated partly through improved access to markets, health services, electricity, and media that transmit less patriarchal gender norms (Anti and Zhang, 2023).

These findings suggest that infrastructure can reshape gender relations even without directly targeting labor markets. It also points to the importance of women's voices in household and community decisions, where housing interventions are often planned and implemented.

Women's participation in urban and community planning

Women's participation in community and urban planning processes is similarly important, though often limited in practice. Women are frequently excluded from decisions about design, allocation and governance of housing, even when they are the primary users and managers of domestic space. This exclusion weakens both housing outcomes and the effectiveness of policy responses, because interventions that do not incorporate women's perspective are less likely to address safety, accessibility and household needs.

A growing body of research demonstrates that participatory, gender-sensitive planning leads to more inclusive and functional urban environments. Elzbieta Zysk of the University of Warmia and Mazury in Olsztyn shows that women's perceptions of safety and comfort in public spaces are closely tied to design

features, such as lighting, infrastructure quality and environmental aesthetics. When these factors are neglected (as is often the case in gender-neutral planning frameworks), women's mobility is constrained and their use of public and community spaces declines, reinforcing spatial and social exclusion (Zysk, 2024).

Similarly, Ariane Pereira and Emília Malcata Rebelo of University of Porto document how gendered patterns of mobility and care responsibilities shape women's use of public space in Brazil. Women are more likely to use these spaces for caregiving, social interaction and everyday tasks, but they also report higher levels of insecurity and frequently modify their behavior, such as avoiding certain locations or times of day, in response to perceived risks. The authors link these experiences to deficiencies in urban design, including poor lighting, weak integration with surrounding areas, and limited diversity of uses, all of which contribute to exclusion (Pereira and Rebelo, 2024).

Importantly, feminist participatory approaches provide practical pathways for incorporating women's knowledge into planning processes. Researchers have demonstrated that bottom-up methods such as participatory mapping, neighborhood audits and workshops centered on everyday routines reframe women as "experts of everyday life," enabling planners to better understand spatial inequalities and lived experiences (Ortiz Escalante and Gutiérrez Valdivia, 2015). However, the literature also highlights persistent structural barriers to meaningful participation. Planning systems often remain expert-driven and insufficiently responsive to participatory input, with institutional inertia, limited gender-disaggregated data, and weak implementation of community-driven recommendations constraining progress. Consequently, while participatory processes can enhance inclusivity and equity, their impact depends on the extent to which institutions are willing to integrate women's perspectives into formal planning decisions (Čolić Marković & Danilović Hristić, 2025).

Housing, wealth and basic services

This section considers how housing affects women's ability to accumulate wealth and access essential household resources. It links housing to energy poverty, WASH access and urban service provision,

demonstrating that housing is also a critical platform for economic resilience and well-being.

Access to and control over resources

Housing conditions shape women's access to essential services in ways that directly affect health, time use and economic opportunity. Energy poverty, defined as a lack of access to energy or insufficient energy for home needs, places women at heightened risk in Eastern Europe and elsewhere by leaving them disproportionately affected by inadequate heating and cooling in the home (Canestrini, 2025). Women's energy needs often differ from men's because women more often carry out household activities and energy-related tasks such as gathering fuelwood, cooking, and stacking fuel. Men have been found to view electricity in terms of leisure, quality of life and education, while women are more likely to see it as a way to reduce workload, improve health and reduce expenditure (Clancy et al., 2003; Pradhan Shrestha et al., 2025).

Energy poverty has also been linked to higher levels of depression among women than men, with heightened self-perceived depression attributed to the increased time spent at home and a sense of helplessness (Brush et al., 2009; Pradhan Shrestha et al., 2025). Studies in Ghana, Bangladesh and Ukraine further show that lack of household asset ownership, cost barriers to modern energy adoption, lower adaptive capacity, and colder homes contribute to women's energy vulnerability (Pradhan Shrestha et al., 2025). These patterns demonstrate that housing is not only a shelter issue but also a material foundation for gendered economic resilience.

Access to other resources has similar consequences. Women and girls are disproportionately affected by limited access to water, sanitation and hygiene facilities because of their needs during menstruation and reproduction (Kayser et al., 2019). In areas where water is not available inside the home, women and girls are responsible for fetching water in 4 out of 5 households where a drinking water source is off the premises. This can cause spinal injuries, neck pain, spontaneous abortion from heavy and awkward workloads, and caloric expenditures (Kayser et al., 2019; World Health Organization and UNICEF, 2018). Water-fetching responsibilities also add to unpaid domestic work, reduce time available for income-generating activities, and limit leisure and other nonessential activities (Geere et al., 2018; Kayser et al., 2019).

Urbanization can improve access to these services, but it does not guarantee safety or equity. For example, urban residents often face persistent risks related to unsafe transportation, overcrowding and inadequate infrastructure, particularly in low-income settlements. These limitations highlight that access to services is not only a function of urban location but also of housing quality, infrastructure provision and broader planning systems. For example, urban residents often face persistent risks related to unsafe transportation, overcrowding and inadequate infrastructure, particularly in low-income settlements. These limitations highlight that access to services is not only a function of urban location but also of housing quality, infrastructure provision and broader planning systems.

Gendered urban deprivation and service inequalities

The intersection of housing and service access becomes especially pronounced in informal settlements and slums. Ginette Azcona, Antra Bhatt and Sara Duerto Valero at U.N. Women and Tanu Priya Uteng at the Institute of Transport Economics in Norway showed that women are overrepresented in slum populations in 80% of low- and middle-income countries analyzed, reflecting gendered patterns of urban poverty and exclusion. In many cases, more than half of all urban women live in slum conditions characterized by inadequate water, sanitation, housing durability and overcrowding. These deficits create compounded disadvantages, as women simultaneously face limited access to infrastructure, heavy unpaid care burdens and constrained opportunities for paid employment (Azcona et al., 2020).

The study further highlighted stark disparities in time use related to service deficits. In Malawi, for instance, women without access to safe drinking water spend an average of 54 minutes per day collecting water, compared with only 6 minutes for men, illustrating how service gaps translate into gendered time poverty. Additionally, cross-national evidence indicated that the majority of women in several countries lack access to basic hygiene facilities, further exacerbating health risks and vulnerability (Azcona et al., 2020). These findings underscore that inadequate housing and infrastructure disproportionately affect women and reinforce structural inequalities in urban environments.

Importantly, the researchers linked these outcomes to broader patterns of urban development, showing that rapid urbanization without gender-responsive planning tends to concentrate women in the most deprived urban spaces. This spatial concentration is associated with insecure tenure, exposure to violence, and limited participation in formal labor markets, highlighting the central role of housing policy in shaping gendered development outcomes (Azcona et al., 2020).

Housing as a driver of wealth accumulation

Beyond access to services, housing also plays a critical role in wealth accumulation, making it a key site of gender inequality. In many contexts, housing is the largest asset owned by households and a primary source of long-term economic security. However, evidence suggests that women do not benefit equally from housing as an investment.

Researchers analyzed over 8.9 million housing transactions in the United States, to find that single women earn significantly lower returns on housing investments than single men, with a gap of 1.5 percentage points in annualized returns. While part of this disparity is explained by differences in market timing, a substantial portion results from unequal transaction outcomes. Specifically, women tend to pay higher prices when purchasing homes and receive lower prices when selling. These differences persisted even for identical properties in the same market conditions, suggesting that structural factors such as negotiation dynamics and information asymmetries play a major role (Goldsmith-Pinkham and Shue, 2023).

The implications of this gap are substantial, as housing accounts for a significant share of household wealth. The authors estimated that disparities in housing returns contribute to approximately 30% of the overall gender wealth gap, underscoring the importance of housing markets as a critical, yet often overlooked, mechanism of economic inequality (Goldsmith-Pinkham and Shue, 2023). This evidence highlighted that even when women achieve formal access to housing ownership, they may still face systemic disadvantages that limit wealth accumulation.

Housing, safety and violence

This section analyzes how housing insecurity intersects with gender-based violence, eviction, and displacement. It also shows that housing can function as a site of risk and, under some conditions, as a source of protection and stability.

Intimate partner violence and housing instability

Globally, an estimated 840 million women (about 1 in 3) have experienced physical and/or sexual intimate partner violence, non-partner sexual violence, or both at least once in their lives. Women who have experienced violence are more likely to suffer from depression, anxiety disorders, unplanned pregnancies, sexually transmitted infections and HIV (*Facts and Figures*, 2025). When housing instability is added to the mix, these risks can intensify.

In Mexico, poor housing conditions, such as overcrowding, extreme temperatures, noise, lack of privacy, and limited space, were linked to stress that heightened the risk of domestic violence (Corral Verdugo et al., 2011; Corral-Verdugo et al., 2010). Similar studies in Bogotá and Africa found that overcrowding limits privacy and reduces opportunities to manage conflicts, increasing stress and indirectly contributing to violence (Gao et al., 2021; Lemaitre Ripoll et al., 2014). These patterns worsened during the COVID-19 pandemic. Pandemic-related stressors such as household isolation and income loss, combined with household crowding, increased the risk of intimate partner violence, or IPV, in the United States (Lawson et al., 2024). IPV refers to domestic violence by a current or former spouse or partner in an intimate relationship against the other partner or spouse. Two international studies, one from Australia and the other from Tunisia, found that 63%–73% of women with a history of IPV before the pandemic reported recurring IPV during lockdowns, while 2%–12% of women experienced IPV for the first time (Lawson et al., 2024; Morgan and Boxall, 2020; Sediri et al., 2020).

In the United States, women aged 18 to 24 and 25 to 34 generally experience the highest rates of domestic violence, particularly IPV (*Domestic Violence Statistics*, n.d.). In the United States, IPV has been reported as the leading cause of women's homelessness, with approximately 1 in 4 homeless women fleeing violence (Yakubovich et al., 2022).

Gender-based inequalities in access, affordability and safety reduce the availability of affordable housing and services, further increasing the risk of IPV-related homelessness. IPV also creates unique housing barriers beyond affordability issues. Economic abuse (such as partners controlling paychecks, accruing debt in survivors' names, or interfering with employment) leaves women with damaged credit and limited housing prospects (John Hopkins Bloomberg School of Public Health, 2025).

Eviction, displacement, and long-term well-being

Eviction and displacement also function as forms of structural violence. "To be forced to move configures a scheme of arrangements, practices, and decisions to commute between home and work, school, and other destinations, but also a series of emotions such as frustration, sadness, anger, and concern," (Linz and Soto Villagrán, 2022). A study of internally displaced women living in three peri-urban camps in Debre Berhan, Ethiopia, found that among 1,863 women surveyed, 31% had experienced gender-based violence in their lifetimes and 25.2% within the past year, with threats, physical violence, forced marriage and sexual violence being the most common forms. Nearly 80% of incidents occurred within the camps and were overwhelmingly perpetrated by intimate partners and family members. Interviews with survivors and service providers revealed barriers at multiple levels, including fear of stigma, self-blame, lack of awareness, harmful community norms, limited institutional confidentiality, funding shortages, overcrowded and insecure camp environments, and deep mistrust in the justice system (Mitiku et al., 2025).

Eviction also has measurable gendered effects. The Eviction Lab estimated that across 1,195 U.S. counties, approximately 341,746 women were evicted annually, about 16% more than the 294,908 evicted men annually, with women of color (particularly Black and Latinx women) disproportionately affected (Hepburn et al., 2020). Eviction can have profound impacts on well-being. A longitudinal study of low-income, urban-dwelling mothers in the United States found that evicted mothers were significantly more likely to experience depressive symptoms than matched non-evicted peers, with some evidence that the effects persisted for up to two years after eviction (Desmond and Kimbro, 2015; Smith et al., 2024). In another

study among users of illicit drugs in Canada, participants described how past experiences and the threat of eviction reinforced gendered power relations, increasing stress and vulnerability to violence (Chisholm et al., 2021). Emerging research has also suggested that physical displacement, material hardship, and the stress of eviction may affect sexual partnership dynamics associated with HIV acquisition, including IPV. In New Haven, one-fifth of participants reported a landlord-related forced move at baseline; at follow-up, 63.8% reported at least one HIV sexual risk factor, 14.2% reported IPV victimization, and 10.3% reported IPV perpetration. Individuals who reported landlord-related forced moves were more likely to report IPV victimization (Groves et al., 2022).

Housing as protection and risk

Inadequate housing can directly expose women and girls to risk. When sanitation is absent or distant, women and girls must leave to find private places, increasing exposure to harassment, assault and fear of violence. Studies in informal settlements have documented how inadequate sanitation infrastructure undermines menstrual hygiene and dignity while also heightening anxiety; restricting mobility; and shaping daily choices about work, school and caregiving (Anthonj et al., 2025; Chaudhuri, 2017). In rural India, 40% of women who practiced open defecation reported experiencing trauma when searching for a suitable location and expressed feelings of indignity when forced to delay defecation or urination (Saleem et al., 2019; Steinmann et al., 2015). In Odisha, India, nearly all female participants (including girls) feared being watched or harassed by men because of the absence of toilets in their homes (Sahoo et al., 2015; Saleem et al., 2019). In Kenya, the risk of non-partner sexual violence increased by 40% among women who practiced open defecation compared with those who had access to a toilet facility (Saleem et al., 2019; Winter and Barchi, 2016).

However, housing can also serve as a protection. A qualitative analysis of Colombia's 2010 National Demography and Health Survey found that in the low-income district of Ciudad Bolívar in Bogotá, homeownership has a significant protective effect against IPV, independent of household wealth. Women living in owned homes experienced lower rates of physical violence and threats than women renting, even after controlling for education, employment,

childhood exposure to violence, and partner characteristics. The study suggests that owning a home reduces economic stress, enhances women's social status and autonomy, and expands their ability to negotiate, de-escalate or exit violent relationships, especially in cases of situational couple violence (Lemaitre Ripoll et al., 2014).

Knowledge gaps and barriers

Although attention to the relationship between housing and gender equity has been growing, the literature remains fragmented and uneven across both thematic focus and geographic coverage. Studies are concentrated in certain regions, while other contexts remain underrepresented. Even within regions, the depth, quality and scope of research vary significantly. This unevenness is concerning given the inherently interconnected nature of housing and gender inequality.

A study by the Australian Housing and Urban Research Institute synthesizing both Australian and international evidence highlights substantial gaps in current knowledge and data systems (Stone et al., 2024). The study finds that housing pathways, outcomes and assistance needs are deeply gendered but remain inadequately captured in both research and policy frameworks. Key gaps include the absence of a comprehensive approach to integrating gender into housing analysis, the lack of large-scale gender-inclusive datasets, and the continued reliance on binary categories that obscure the experiences of non-binary, transgender and intersectional populations (Stone et al., 2024).

These limitations were also evident in this review. Much of the available literature focuses on women as a homogeneous category, with relatively limited attention to differences within groups or across intersecting identities. In the Australian context, national datasets have been found to be insufficient for analyzing gendered housing outcomes beyond basic male–female comparisons. This constrains understanding of intra-household decision-making dynamics, intersectional inequalities, and the housing

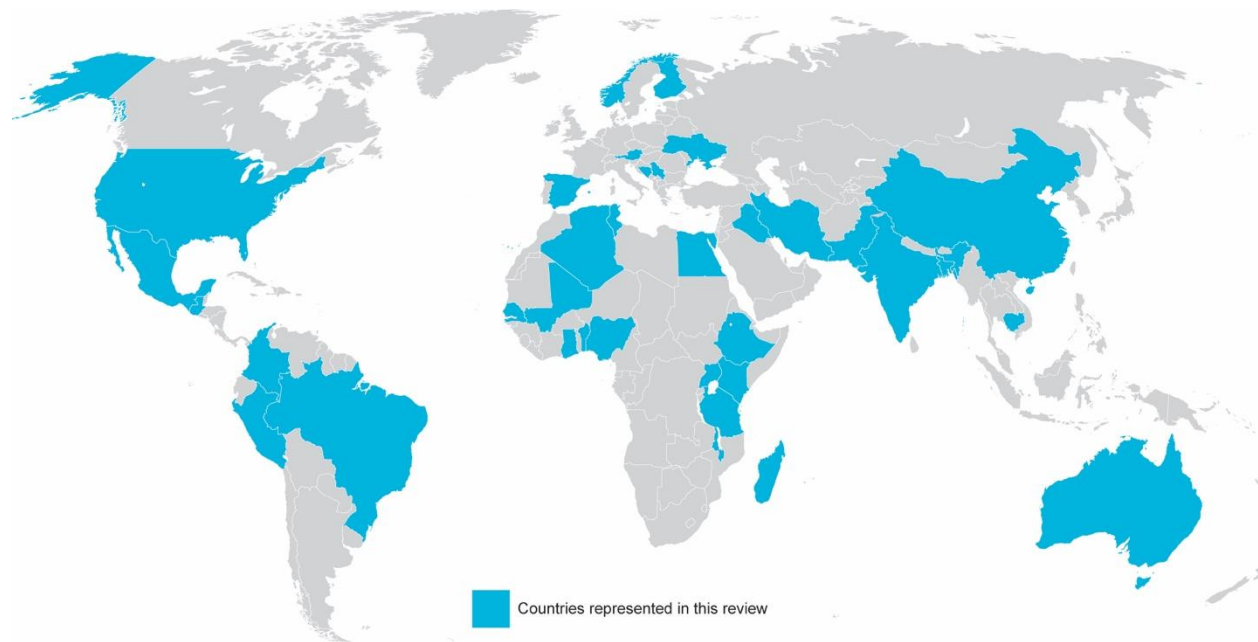
experiences of marginalized groups. Internationally, similar data deficiencies persist, with reliance on small-scale or qualitative studies to address gaps (Stone et al., 2024).

Policy frameworks reflect comparable limitations. A comparative review of housing programs in Latin America, for example, finds that many interventions operate within a “Mujeres en el Desarrollo,” or WID, framework, in which women are included as beneficiaries but underlying structural inequalities remain unaddressed. Even where women-headed households are prioritized, systemic barriers such as lower incomes, informal employment and disproportionate care burdens limit their ability to access or sustain housing (Fuentes Poblete et al., 2025). These findings suggest that housing interventions often fail to engage with gender as a structural issue.

Addressing these knowledge gaps is critical. Insufficient data undermines evidence-based policy, obscures structural inequalities, and limits the development of targeted, gender-responsive housing solutions. Without comprehensive and inclusive data, it is difficult to determine whether housing systems mitigate, reproduce or exacerbate existing inequalities.

Notwithstanding these gaps, important advances have been made. Gender-responsive planning initiatives, such as those implemented in Vienna, demonstrate how integrating the lived experiences of women into design and policy can improve safety, accessibility and inclusivity. These initiatives highlight the potential of housing not only as a site of inequality but also as a space for transformation (Urban Solutions, 2017).

The reviewed literature underscores a need for more integrated, intersectional and globally representative research. Housing must be understood not merely as a material asset but as a critical platform through which gender equity can be advanced. In this context, initiatives such as those led by Habitat for Humanity illustrate how practice-based approaches can contribute to closing both knowledge and implementation gaps.

Figure 2: Countries mentioned in this literature review

Some studies also reference multicountry or global data sets, but these were not individually listed in detail and so they are excluded here.

How Habitat responds

Habitat for Humanity partners with families, local organizations and governments worldwide to advance evidence-based housing solutions. The following examples illustrate how targeted interventions address core housing pathways to achieving gender equity.

Women Build

United States

The Women Build initiative, launched by Habitat for Humanity and first implemented in Charlotte, North Carolina, in 1991, brings together women volunteers and future homeowners across the U.S. to co-construct affordable homes during International Women Build Week. Between 1991 and 2021, the program expanded nationally, partnering with hardware retailer Lowe's and other organizations and mobilizing around 100,000 volunteers in a single event week to focus on capacity building, skill sharing and community support. Its core aim is to empower women by facilitating hands-on participation in housing construction to foster self-reliance; confidence; and access to safe, stable shelter. Since its inception, Women Build initiatives have expanded globally.

Stand For Her Land

Africa

Stand For Her Land is a national campaign led by Habitat for Humanity Ethiopia that aims to strengthen women's land and housing tenure security by addressing the gap between formal land rights and customary practice. Implemented in partnership with civil society organizations, community leaders and government institutions, the initiative focuses on legal awareness, community mobilization and advocacy to increase women's recognition as land and property rights holders.

Water for Women — Fiji

Asia-Pacific

From 2018 to 2022, Habitat for Humanity Fiji partnered with the Water for Women Fund to improve water, sanitation, and hygiene services across 18 rural communities and 11 schools in Ra and Ba provinces, benefiting approximately 5,470 people — over 2,700 of them women and girls. The project strengthened

women's representation in community water committees, increasing female membership from approximately 21% to 41%, and helped individuals with disabilities.

Ukraine Rapid Gender Analysis

Europe

Ukraine Rapid Gender Analysis is a focused assessment conducted by Habitat for Humanity's Gender in Emergencies Group to understand the gender-specific impacts of the war in Ukraine, particularly within the context of displacement, reconstruction and humanitarian response. The analysis examines how pre-existing gender and identity-based inequities have been exacerbated by the conflict — affecting housing stability, access to aid, and community safety — while also identifying barriers to the inclusion and leadership of women and marginalized groups in rebuilding efforts.

Hogar Es

Latin America and the Caribbean

In rural settlements across the Chiapas coastal region of Mexico, Habitat's Hogar Es campaign launched in 2025, aimed to rehabilitate nonfunctional or degraded community water systems by mobilizing and empowering women as primary agents of change. Through structured training in community organization, water rights, participatory planning and legal procedures, the initiative reactivated ten community committees — 85% of whose members were women — and supported the planning, securing of permits, and execution of water system renovations. The project enhanced women's leadership and civic participation, culminating in improved access to safe water for approximately 29,575 community members.



Conclusion

Gender inequity affects how women are able to safely live in their homes, how well those homes support their ability to participate economically, how safe it is for them to live in those homes, and whether they will have the ability to continue living in those homes. Housing has a direct impact on all of these areas by creating a multitude of interrelated pathways. Inadequate housing with uncertain tenure creates many gendered barriers, such as increased burden of unpaid care responsibilities, reduced control over decision-making, and increased vulnerability to violence. Safe and affordable housing provides increased autonomy, reduces stress, and improves long-term outcomes.

The reviewed studies demonstrate that housing is not just a place where one resides but a system that reflects and reproduces societal institutions and social norms and therefore can be a key site for challenging inequities. Meaningful steps forward will require integrating housing quality, service accessibility, opportunities for participation, and structural issues into a comprehensive, inclusive plan.

Although there is substantial evidence from multiple regions, further research is needed in order to understand the varying levels of experience in different geographic locations. Data constraints have created challenges for researchers when designing policies based on the results of their analyses. Further research needs to focus on studying regions that have been under-represented in previous research; studying intra-household dynamics; understanding the long-term economic effects of having access to quality housing; and developing evidence-based, large-scale programs that result in positive changes for women.

These conclusions demonstrate the necessity for organizations like Habitat for Humanity International to recognize women as active participants rather than merely recipients when providing housing. These active participants should be included throughout the housing process by providing gender-responsive housing plans, working to challenge the social norms that restrict women's voices and agency, using housing as a means to increase women's access to necessary services and reduce care responsibilities, and using housing to promote economic stability. It is equally important for organizations to expand inclusion efforts to include gender-diverse populations in order to achieve equity among all people.



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Appendix: Methodology

Analytical framework and scope

The literature review is framed within the understanding of housing not only as a physical structure, but also as a lived, social and symbolic environment shaped by gendered time use; domestic and care labor; access to resources; and everyday practices that influence well-being, security and power relations. Housing is approached as a foundational asset that structures economic participation, social reproduction, safety and decision-making, and thus plays a critical role in shaping gender equity outcomes.

The review is guided by the following research questions:

- A. How does housing insecurity and housing quality influence gender equity in areas such as safety, health, economic participation and well-being?
- B. In what ways do gender norms, unpaid care work and household power dynamics shape women's and gender-diverse people's experiences of housing and home?
- C. What evidence exists on housing interventions and policies that support greater gender equity and long-term stability?

Literature search strategy

The review was developed through systematic desk-based research, drawing on existing empirical studies, policy analyses, and theoretical literature to synthesize evidence on the relationship between housing and gender equity. Data were collected exclusively from secondary sources.

Literature was sourced from a combination of peer-reviewed academic publications and grey literature, including reports from multilateral organizations, nongovernmental organizations, research institutes and development agencies.

Academic sources were identified through online databases and search engines, including Google Scholar, PubMed, ProQuest, and Taylor & Francis Online. Grey literature was included to address gaps in peer-reviewed research.

The search strategy involved compiling a list of key concepts and associated terms related to housing, inequality and gender, informed by prior scoping of the literature and relevant theoretical frameworks. Boolean operators (and, or) were used to combine terms and refine search results. Searches were conducted iteratively across multiple databases.

The primary search terms included combinations of the concepts outlined in Table 1.

Table 1: Key concepts and terms

Housing terms	Inequality terms	Gender
Housing insecurity	Discrimination	Gender
Public housing	Inequality	Sex
Homelessness	Disparity	Gender minorities
Social housing	Violence	Gender identity
Housing stability	Eviction	Female
Housing instability		Transgender
Affordable housing		LGBTQIA+
Urban/city planning		Women
Vivienda		Mujeres

Searches were conducted initially in English and subsequently repeated in Spanish to capture relevant Latin American and Spanish-language scholarship.

After the database searches, references were reviewed manually to identify additional relevant studies through citation tracking and reference list screening. This iterative process helped ensure that influential or context-specific literature not captured in the initial keyword search was included.

Inclusion criteria

The publication date range applied during database searches was initially unrestricted, but the final body of literature reviewed spans publications from 2003 to 2026, reflecting both foundational works and recent empirical evidence.

Inclusion criteria were intentionally broad to accommodate the interdisciplinary nature of housing and gender research. Sources were included if they met all of the following qualifications:

- Examined housing conditions, housing policy or housing interventions.
- Included an explicit or implicit gender dimension in analysis or outcomes.
- Were peer-reviewed where possible or produced by reputable organizations in cases of grey literature.

As a result, some studies explicitly focused on women or gender (e.g., gendered housing insecurity or violence), while others were included because gender emerged as a significant analytical variable despite not being the central focus of the study (e.g., intersectional analyses of housing inequality by income, ethnicity and education).

Sources were excluded if they addressed housing without any consideration of gender, or if they lacked relevance to outcomes associated with equity, well-being or access.



A Habitat for Humanity Global Research and Learning Team literature review
285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303-1220 USA
research@habitat.org | habitat.org