

# Housing

## and domestic violence prevention

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In Latin America and the Caribbean, domestic violence and housing shortages are deeply intertwined. Studies have shown that factors such as overcrowding, lack of privacy, and precarious housing increase stress within the home, which can lead to situations of violence. Additionally, housing instability and economic dependence make it difficult for victims to escape abusive environments. Habitat for Humanity promotes access to decent housing in the region through affordable financing, housing quality standards, and strategies that enhance families' economic security—particularly for women. Its comprehensive approach demonstrates that improving housing conditions not only reduces domestic violence but also enhances community well-being and development.

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Domestic violence is a concerning issue in Latin America and the Caribbean, where 14 of the world's 25 countries with the highest femicide rates are located. The region also faces a severe housing deficit, with 45% of its population lacking access to adequate infrastructure. Studies have highlighted the connection between these two issues, showing that housing conditions influence domestic violence through indirect factors such as overcrowding and stress.

Investments toward guaranteed access to adequate housing can therefore contribute to curbing domestic violence in the region.

### What is the state of housing and domestic violence in Latin America and the Caribbean?



In Minas Gerais, Brazil, residents live in overcrowded conditions. © Habitat for Humanity Brazil / Inara Novaes

At least one in three women in Latin America and the Caribbean has experienced physical or sexual abuse by an intimate partner at some point in her life (WHO, 2021). In addition, 14 of the 25 countries with the highest rates of femicide in the world are in this region (United Nations Population Fund, 2022).

Domestic violence not only affects women. According to UNICEF, two out of three children and adolescents in our region suffer domestic violence (UNICEF, 2017). Likewise, a study in seven of the region's countries found that between 4% and 10% of older adults reported psychological abuse in the last month (HelpAge International, 2015).

The Inter-American Development Bank (IDB) reports that 45% of households in Latin America and the Caribbean lack adequate housing, affecting some 300 million individuals. This encompasses both quantitative (5%) and qualitative housing deficits (95%). The situation varies significantly by country; in Costa Rica, for instance, an estimated 11% of the population suffers from inadequate housing conditions, whereas in Nicaragua the figure exceeds 80% (IDB, 2024).

## How does domestic violence correlate with housing?<sup>1</sup>

While research on family violence often focuses on cultural factors, the habitability of one's home is also a crucial but underexplored component. Corral-Verdugo et al. (2010) identified a link between poor living conditions—such as overcrowding, extreme temperatures, noise, lack of privacy, and limited space—and increased domestic violence due to the resulting stress. In a subsequent study, Corral-Verdugo et al. (2011a) used structural equation modeling (SEM), which analyzes the relationships between variables, to study the impact of these factors on child maltreatment and intimate-partner violence, utilizing data from 200 stay-at-home spouses in Hermosillo, Mexico. Their findings showed that while poor habitability may not directly influence domestic violence rates, it exerts an indirect effect through stress, which is strongly associated with violent behaviors towards both

children and partners. This underscores the critical role of stress as an intermediary factor between housing conditions and domestic violence.



In El Salvador, Habitat for Humanity provides loans to help low-income families improve their homes. © Habitat for Humanity El Salvador / Jose Gamero

## Uncomfortable temperatures and a lack of services such as running water increase stress and can lead to domestic violence and abuse.

Shifting to the positive impact that housing can make, Corral-Verdugo et al. (2011b) also explored how adequate housing conditions foster family coexistence. Using similar surveys, they identified a significant correlation between factors such as noise control, comfortable temperatures, and privacy, with healthy living patterns defined by family support, effective communication, and demonstrations of affection. This further reinforces that optimal housing conditions not only help prevent violence dynamics in the home but also promote harmonious relationships.

<sup>1</sup> This chapter was written in collaboration with Vicente Ignacio Faúndez Caicedo.

## Private, uncrowded spaces can support stress management and reduce the risk of domestic violence.

Overcrowding has proved to be a critical factor in domestic violence in various contexts. In Bogotá, for example, scholars Lemaitre, García and Ramírez (2014) showed that overcrowding limits privacy and reduces opportunities to manage conflicts in a non-violent manner. This is because a lack of privacy increases chronic tensions. The affects of this are largely felt by women, who tend to assume caregiving roles in adverse conditions. Similarly, in Africa, Gao et al. (2021) found that overcrowding increases stress within the household, making it difficult to avoid negative interactions thus indirectly contributing to violence.

Women living in rural areas and with lower educational levels are the most vulnerable, due to the lack of community resources and support networks. In addition, the lack of basic services, such as potable water and adequate sanitation, intensifies the domestic burden, with a consequent increase in chronic stress and intra-family conflicts arising from frustration and unmet demands.

## When housing loans or subsidy policies fail to consider limitations low-income families face in establishing ownership or eventually selling their home, they may inadvertently create situations of dependency that perpetuate domestic violence.

Homeownership, whether formal or informal, protects women against spousal violence by offering greater economic security, fostering their autonomy

and reducing dependence on male aggressors, all of which creates a more stable environment and a lower risk of conflict (Lemaitre, García, & Ramírez, 2014). In contrast, housing instability—characterized by temporary housing, risk of eviction or lack of affordability—generates chronic stress due to uncertainty and economic strain. This intensifies conflicts in the home and fosters aggressive behaviors between couples, as shown by studies conducted in the United States (Wilson et al., 2021) and Australia (Rollins et al., 2012). Housing instability also exacerbates economic dependency and creates barriers to women's autonomy by limiting their ability to escape abusive relationships and perpetuates the dynamics of violence. Programs designed to facilitate access to homeownership can thus have unintended effects if they do not consider family dynamics. In Salta, Argentina, a study showed that beneficiaries of subsidized housing were between 45% and 50% more likely to report domestic violence compared to non-beneficiaries. This spike in domestic abuse was due to the program's restrictions, which prevented the sale or transfer of the houses until full payment was made, making it difficult for couples in conflictive relationships to separate. This underscores the importance of housing policies that promote stability without generating barriers that perpetuate abusive relationships (Cardinale Lagomarsino, 2017).



Habitat for Humanity Honduras has supported 276 of the country's 298 local governments in the development of their housing policies. These efforts protect the secure tenure of families. Habitat for Humanity Honduras/ Stanzi Pérez.

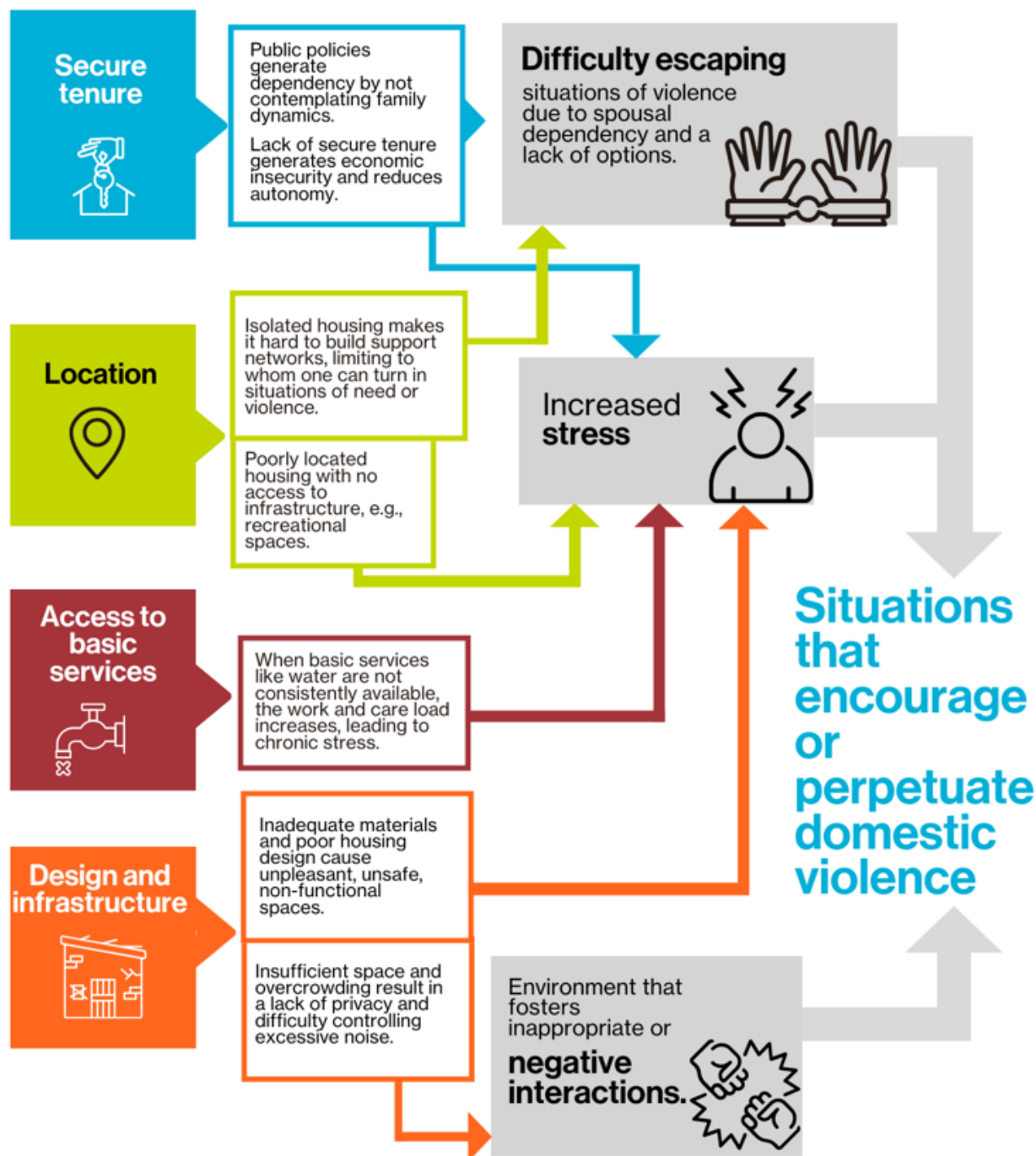


When housing is located in areas with greater access to city benefits, support networks are more extensive, leading to more opportunities for individuals to move away from cycles of violence.

The location of housing significantly influences domestic violence. Rodríguez and Sugranyes (2005)

found that public housing in Santiago, Chile, located in peripheral areas with reduced access to urban services, correlates with higher rates of violence. Social isolation limits access to services, employment, and community networks, increasing families' dependence on an enclosed environment. In addition, the lack of recreational spaces makes it difficult to relieve stress, exacerbates domestic conflicts, and reduces opportunities for healthy resolution.

In summary, this is how housing is associated with domestic violence:



## How does Habitat for Humanity help prevent domestic violence?

Habitat for Humanity is a non-governmental organization that works to ensure that every person has an adequate place to live. Active since 1976, Habitat is present in more than seventy countries around the world, seventeen of which are in Latin America and the Caribbean. It has benefited more than 62 million people globally. In Latin America and the Caribbean, in the last 10 years alone (2014-2024), it has directly impacted nearly 6.5 million people, indirectly impacted more than 12 million through allies in the sector, and potentially impacted more than 35 million thanks to changes in public policies or the housing market. The total number of people who have directly, indirectly, or potentially benefited from Habitat in the last ten represents approximately one-fifth of the housing deficit in the region.<sup>2</sup>

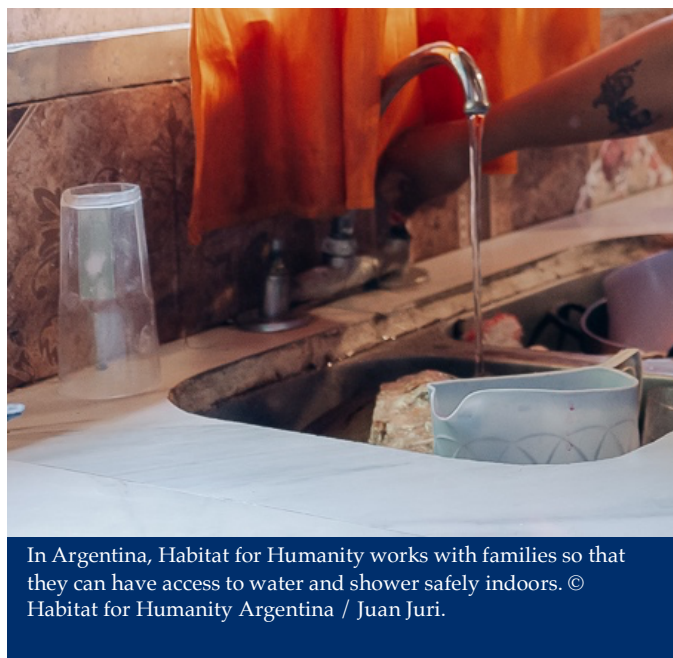
Habitat's approach to addressing the housing crisis primarily consists of acting strategically within the housing ecosystem to make access to housing more equitable. Habitat recognizes that housing is a means to achieve prosperity and, in recent years, has intentionally incorporated a people-centered development approach that prioritizes proper diagnosis and "do no harm" interventions, including those that combat domestic violence. This systemic, people-centered strategy is backed by four areas of expertise: affordability, habitability, secure tenure, and basic services, each of which inform the organization's programs and projects.

In the previous section, we described the factors related to housing that trigger or perpetuate domestic violence. In the following paragraphs, we describe some of Habitat's strategies to prevent the main causes of stress, dependency, and lack of privacy that foster situations of domestic violence.

First, the stress generated by a lack of adequate financing for housing is a key trigger for domestic violence and acts as a substantial barrier to achieving adequate housing. To confront this situation, Habitat has designed accessible financing programs that feature more flexible requirements and lower interest rates. The portfolios that feed

these programs are managed directly by Habitat, thanks to a collaborative effort to mobilize over 9 million in funding for in the region in the last ten years.

Other factors that prevent domestic violence are precisely those related to housing quality and design. Habitat has a strict policy to adhere to housing quality standards for all its direct and partnering interventions. These standards were designed based on the seven factors of adequate housing proposed by UN-Habitat and contextualized by Habitat to fit the context of each region.



In Argentina, Habitat for Humanity works with families so that they can have access to water and shower safely indoors. © Habitat for Humanity Argentina / Juan Juri.

Our standards include:

- a) design (housing materiality, safety, spatiality, etc.)
- b) location
- c) water
- d) sanitation
- e) secure tenure

These standards are applied in a unified and mandatory manner in all construction programs around the world, coupled with a vision of progressive construction and technical assistance

<sup>2</sup> Data obtained from the Habitat for Humanity Global Measurement Tool, 2014-2024.

that prioritizes the balance between what families desire, need, and can afford.

Another key predictor of domestic violence is the presence of adequate and equitable housing tenure—that is, how easy and equitable it is to legally own one's home. Habitat promotes secure and equitable tenure policies. In 2012, for example, Habitat successfully advocated for formal recognition of the right to land ownership for women in Bolivia, thanks to the efforts of the Women's Network for Land Tenure (*Red de mujeres por la tenencia de la tierra*) organized by women from Cochabamba and facilitated by Habitat for Humanity Bolivia and the Foreign Commonwealth & Development Office (FCDO) former United Kingdom Department for International Development (UKAID) (HPH, 2016).

Likewise, factors such as economic dependence and a lack of support networks in cramped or isolated environments promote and intensify domestic violence. Understanding that housing is a means to achieve prosperity and build communities, Habitat develops projects that promote financial inclusion, especially for women. Examples include productive housing projects in the Dominican Republic or the training and placement of female plumbers in Bolivia. To foster social cohesion and promote community ties and support networks, Habitat relies on a community-based approach that has continually shown that people's social capital increases when housing is in environments with adequate access to urban services, as recently confirmed by an impact evaluation in Paraguay (HPH Paraguay, 2024).

Housing policies must consider these factors to avoid undesirable effects, such as economic dependency and the inadvertent perpetuation of abusive dynamics. In this regard, Habitat for Humanity's experience shows that a comprehensive approach—combining equitable access to housing, affordable financing, quality standards and the strengthening of community networks—is key to reducing domestic violence and improving the quality of life of people in the region.

## Conclusions

Several studies have indicated that improvements in housing can reduce domestic violence. Factors such as overcrowding, lack of adequate infrastructure, and housing instability contribute to stress and tension within the home, which increases the risk of aggression. Research also indicates that poor housing conditions can increase levels of violence, while an adequate housing environment fosters peaceful coexistence and emotional stability.

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