

1- Article: Human Development and Lack of Affordable Housing

Introduction

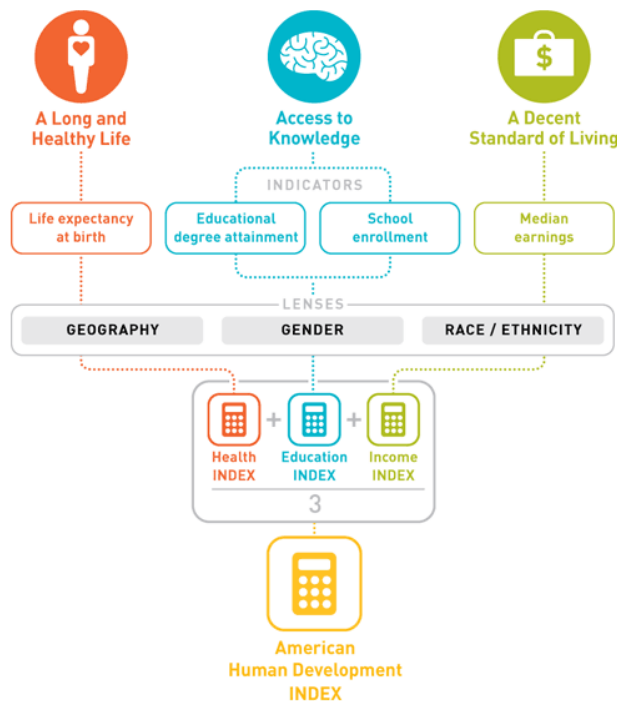
Human development is often assessed in relation to a wide range of factors such as lack of affordable housing, unemployment, and mental illness, among other variables. However, in order to better understand the nature of these relationships, we first need to look at the concept of human development as a whole and learn what aspects are involved in this process.

What is Human Development?

Human development is the process of improving the well-being of individuals by helping them fulfill basic needs and expand their choices throughout different stages of life (Measure of America, 2018).

Following that lead, the Human Development Index (HDI) was developed as a measure to assess quality of life in certain populations by looking at three major areas that transcend standard monetary metrics (health, education, and income). Thus, the specific measures used in the American HDI to assess these areas in particular are the following:

- 1) A long and healthy life (*Health*)
- 2) Access to knowledge (*Education*)
- 3) A decent standard of life (*Income*)



It is important to remember that human development is often shaped by a complex combination of biological, psychological, and societal factors (Newman & Newman, 2016).

Thus, even though HDI is primarily a country statistic, the Human Development Index for an individual might be prone to changes over time, depending on the way some of those factors fluctuate in their lifetime (World Health Organization, 2023).

For instance, a person's health can change due to injury, improved or diminished access to healthcare, and/or illness.

In the same manner, a community's access to knowledge might be further expanded through increased opportunities in education and access to educational institutions or technological resources.

Per this reasoning, access to *affordable housing (or lack thereof)* can substantially impact an individual's or communities' standard of living, which is the third major indicator assessed in the American Human Development Index.

Hence, the relationship between human development and lack of affordable housing is discussed in the following section.

Human development and Lack of Affordable Housing

Lack of affordable housing has been shown to negatively impact several areas of human development such as **socio-economic growth** (Anthony, 2022; Schwartz, 2016), **health** (D'Alessandro & Appolloni, 2020; Lubell et al., 2007), and **overall quality of life** (Palimaru et al., 2021; Vale et al., 2014).

Lack of Affordable Housing and Socio Economic-growth

Researchers have argued that lack of affordable housing poses a serious social concern and economic obstacle for multiple communities in the United States (Anthony, 2022; Schwartz, 2016).

Furthermore, a study indicated that the recurring shortage of affordable housing has forced high proportions of the population to spend over 30% of their income on housing costs and other related economic burdens. This issue became especially apparent when the researcher found that decreases in housing affordability had a statistically significant negative effect on economic growth in the 100 most populous metro areas of the United States throughout three year-periods (2000, 2010, and 2015) (Anthony, 2022).

Another article showed that several communities have experienced substantially increased rents and home prices that go beyond levels considered affordable for households' median income. The author argued that this situation poses challenges to such communities since overcrowding and financial cost-burdening often force households to move away from their home locations and places of employment. Hence, the author concludes that lack of affordable housing is not an isolated problem since it can affect all aspects of people's economic and social lives. As such, the problem should be addressed at both the regional and local level. (Schwartz, 2016).

Lack of Affordable Housing and Health

Research has shown that lack of affordable housing can affect several aspects of health in detrimental ways (D'Alessandro & Appolloni, 2020; Lubell et al., 2007).

For instance, an article presented by the Center of Housing policy indicated that affordable housing helps improving health outcomes in several ways, including/but not limited to allowing for families to invest more in proper nutrition and health care expenses; reducing stress and related adverse health conditions; helping ensure the physical and mental safety of victims escaping abusive homes; and providing a stable and secure space for populations suffering from chronic health conditions or undergoing sensitive health-related processes. Thus, lack of affordable housing poses significant limitations for communities in obtaining such benefits (Lubell et al., 2007).

Furthermore, a study stated that lack of affordable housing and detrimental living environments can negatively affect people's health by creating increased residential instability, decreased safety and affordability of health expenses, diminished standard of living, and neighborhood-related disruptions. Hence, the researchers concluded that in order to guarantee proper health standards for communities, it is indispensable that localities provide safe spaces addressing these obstacles, which can be better managed through affordable housing (D'Alessandro & Appolloni, 2020).

Lack of Affordable Housing and Overall Quality of Life

Researchers have found that lack of affordable housing can compromise people's overall quality of life in several ways (Palimaru et al., 2021; Vale et al., 2014).

For instance, an article indicated that State Medicaid expansion has fostered an increase in housing programs supported and implemented by hospitals and health systems. Thus, researchers conducted a study to better understand the relationship between quality of housing (particularly, Permanent Supportive Housing, as a form of affordable housing) and quality of life, which involved assessing the physical health, mental health and social wellbeing of individuals with complex medical histories experiencing homelessness. Findings showed perceived improvements in participants' quality of life. However, they still emphasized perceived stressors such as issues with the location and physical characteristics of the housing environments; challenging relationships with landlords, and perceived discrimination (Palimaru et al., 2021).

Thus, these findings suggest that affordable housing encompasses certain elements not limited to the housing unit itself. Moreover, lack of affordable housing can further worsen the impact of those stressors on people's wellbeing.

To conclude, a study indicated that affordable housing should not only facilitate the housing unit itself, but to fulfill other criteria that relate to people's quality of life as a whole.

Per their arguments, affordable housing should:

- 1) Support the community social structure and economic livelihoods of residents.
- 2) Reduce the vulnerability of residents to environmental risks and stressors.
- 3) Improve the personal security of residents in the face of violence and displacement risks.
- 4) Empower communities through enhanced capabilities to share in their own governance.

(Vale et al., 2014)

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