Cities as a factor of inequalities: survival in the global north and south from a gender perspective



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Date:
Febrero 2026

Acknowledgements:
Agradecemos al equipo del Observatorio DESCA y de Habitat International Coalition (HIC) por su apoyo y colaboración en el desarrollo de esta investigación. Reconocemos especialmente a las luchas sociales lideradas por mujeres y a las organizaciones comunitarias que, desde distintos territorios, sostienen y defienden el derecho a la vivienda y a la ciudad, inspirando este trabajo y señalando caminos hacia la justicia urbana.

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Introduction

Urban inequalities constitute one of the central features of the contemporary globalized world and are expressed in unequal access to housing, basic services, and the infrastructures that sustain daily life. **The processes of land financialization and housing commodification have transformed cities into spaces of economic accumulation**, intensifying socio-spatial segregation in both the Global North and South.

In this context, as Nancy Fraser (2009) warns, contemporary crises of social justice relate not only to economic distribution, but also to the scales at which rights and inequalities are defined in a globalized world. These dynamics affect women and men differently. From a feminist perspective, the city and housing are key spaces where the sexual division of labor and the unequal distribution of care responsibilities are materialized. Unpaid reproductive work, fundamental for daily survival, continues to fall mainly on women, conditioning their access to resources, time, and autonomy. As Silvia Federici (2018) argues, the social organization of work and wages has been historically linked to the subordination of reproductive work and women's economic dependence. In this sense, **housing precariousness and residential insecurity have particularly intense effects on women**, especially those heading single-mother households, migrants, or in situations of vulnerability.

The care ethics approach allows us to understand the city as a social infrastructure oriented toward sustaining life. Joan Tronto (2024) points out that care is a political and collective practice, not solely private, and that its unequal organization reproduces hierarchies of gender, class, and origin. **Therefore, guaranteeing access to housing also implies recognizing the central role of care in the sustainability of societies**. Likewise, the debates on social justice raised by Nancy Fraser (1997) allow us to understand how urban inequalities combine dimensions of economic redistribution, cultural recognition, and political representation, specifically affecting women in different contexts.

This report addresses these inequalities from a **regional and comparative perspective**, incorporating a gender approach that makes visible the differentiated effects on women in different urban contexts: the MENA region, Latin America, and Europe. Thus, the research is organized into three main blocks. The first focuses on the **Middle East and North Africa** (MENA) region, where gender wage gaps and their impact on access to housing are examined, combining structural analysis with case studies in Egypt and Tunisia. This section highlights the limitations of legislative frameworks and the housing precariousness faced by women in contexts of polycrisis and deregulated urban markets (HIC, 2025).

The second block focuses on **Latin America** and analyzes the social production of habitat, the cooperative housing model, and concrete experiences such as the Amapolas Cooperative in Argentina and Uruguayan cooperativism. It evaluates how these forms of collective organization allow women and vulnerable households to access decent housing in the face of the absence or insufficiency of state and market intervention, and explains that these processes must also be reviewed from a feminist perspective (Ortiz Flores, 2012; FUCVAM, 2020).

The third block addresses the **European context**, where the effects of housing financialization, price increases, and residential precarization on women and vulnerable groups are analyzed. Case studies are presented that illustrate the interaction between gender inequality, the real estate market, and collective alternatives, such as the experiences of Mari Carmen in Madrid and the La Morada cooperative in Barcelona. This section allows us to understand how the combination of public policies, market dynamics, and social action shapes the conditions of access to housing in highly urbanized cities (Sindicato de Inquilinas, 2025; Sostre Cívic, 2025).

Each block combines structural diagnosis, public policy analysis, and concrete experiences, in order to identify how urban, economic, and legislative factors reproduce gender inequalities and limit access to housing. The report ends with specific recommendations for each region and with general conclusions that integrate the learnings from the three blocks, with the aim of contributing to the strengthening of the right to housing and the city from an intersectional gender perspective.

Overall, the study is based on the premise that access to housing cannot be understood solely as an economic or urban planning issue, but as a central element for the sustainability of life and the guarantee of rights. Contemporary urban inequalities reflect and amplify the structures of gender, class, and origin that traverse current societies, placing women —especially those in contexts of vulnerability— in positions of greater exposure to housing precariousness and residential insecurity. In this regard, comparative analysis between regions not only allows us to identify contextual differences, but also to recognize common patterns of exclusion and, at the same time, collective experiences that open possibilities for the construction of more just, inclusive, and care-oriented cities. This approach seeks to contribute to a broader debate on the right to housing and the city as fundamental pillars for gender equality and social justice in the globalized world.





Urban Inequalities in the Middle East and North Africa

WOMEN'S HOUSING RIGHTS AND URBAN INEQUALITY IN MENA: DENIED RIGHTS AMID POLYCRISIS

60% of the population of the Middle East and North Africa (MENA) lives in urban areas, equivalent to 283 million people. Among them, 136.9 million are women and girls, representing 48.37% of the total in 2023. This figure is expected to increase to 210.1 million in 2050 (UN Women, ESCWA, 2025).

Urban inequality in the region is not a coincidence. It is the result of decades of accumulated policies and structural failures at both national and local levels in terms of development, exacerbated by rapid urban growth without sufficient planning.

These factors have contributed to increased debt and inflation, as well as rising costs of food, health, housing, and education. Added to this is the instability caused by conflicts, wars, and occupations, which have generated humanitarian emergencies and famine risks. As a consequence, growing economic and social inequality in cities has limited access to basic rights such as water, food, housing, livelihoods, and social protection, especially for vulnerable groups, including women, youth, and displaced persons.

Policies aimed at transforming dispersed urban areas into more cohesive cities have not succeeded in alleviating resource scarcity through greater efficiency. On the contrary, urban expansion has been rapid, often unplanned and under-resourced, widening the gap between population growth and the availability of basic services. The transition to current urban, economic, and governance systems has increased pressure on already underserved neighborhoods, deepening inequality and worsening living conditions (ESCWA, 2011).

Moreover, prolonged and interrelated risks —including institutional, economic, and climate crises, along with conflicts and occupation— have contributed to widening inequality in the region's cities. These crises have caused unequal economic growth, deterioration of livelihoods and infrastructure, massive long-term displacement, and further disruption of basic social services. As a result, vulnerable and marginalized groups, especially women, are increasingly exposed to exclusion and discrimination, reducing their chances of recovering from crises and accessing essential resources such as food, housing, decent work, and healthcare (ESCWA, 2024).





In the region, 24 million women and girls live in extreme poverty, and one-third of them reside in rural areas (ESCWA, 2024). At the same time, 6.7 million women work in precarious jobs, representing 15% of urban employment and 38% in rural areas. In cities, **25 million women face difficulties exercising their property rights**, despite legal recognition. **Less than 25% hold formal land titles**, only 4% have active formal savings, and less than 6% own small or medium-sized enterprises or access loans and financing (Adnane, 2018).

Since the Millennium Development Goals and subsequently the adoption of the Sustainable Development Goals in 2015, most countries in the region have committed to reducing gender inequality and empowering women. However, these commitments have not yet fully translated into guaranteeing their human rights or fulfilling corresponding state obligations (Alston, 2005; Bexell, 2023).

Despite advances in basic health and education, **deep gaps persist in access to decent employment, fair wages, and political participation in decision-making**. In total, 118 million women in vulnerable situations face marginalization in various areas of development, exposing them to greater risks of deprivation, exploitation, violence, and forced displacement, especially in relation to access, ownership, and control of land (ESCWA, 2025a; UN-Habitat/GLTN and UAWC, 2023).

While improving equitable and sustainable access for women to housing and land —including their use and control— is fundamental to reducing the gender gap and strengthening their economic autonomy, this access remains much lower than that of men. According to the World Economic Forum's Global Gender Gap Index, **the MENA region ranks last globally in closing the gender gap, with a rate of 40%.**

Female participation in the labor force does not exceed 21%, the lowest in the world. This situation reflects multiple and interrelated forms of discrimination —legal, social, economic, and political— that limit women's opportunities to own assets and properties, in addition to losses suffered in contexts of forced displacement due to conflicts and occupations. The World Bank report on women, business, and the law indicates that the region has the largest gap in legal frameworks related to wages, property rights, and asset control (World Bank, IBRD, 2024).

As a region, women's land ownership rates do not exceed 4%, and most cases are linked to inheritance or marriage. Male-biased personal status laws make women especially vulnerable to losing access and control of property in case of divorce or widowhood. **Between 37% and 40% of women surveyed expressed concern about losing their property rights after divorce**, compared to about 15% of men (Childress, 2024). Concern about property loss in case of widowhood has also increased (Prindex, 2024).

Even when women have inheritance rights, they often face social and institutional pressures to renounce them in favor of male relatives. Alternative economic compensations rarely guarantee long-term security (ESCWA, 2023).

Women also face long and costly procedures to register properties, making it difficult to obtain formal documents on land and housing. These barriers especially affect poor, illiterate women, heads of household, widows, or residents in rural or peripheral areas (ESCWA, 2023).

Among young women who rent housing in urban areas, one in five lives with insecure tenure. Unemployed, low-income, or migrant worker young women have a higher risk of losing their housing than men in similar situations (Feyertag et al., 2021).

Women and girls constitute a large part of the population living in informal settlements. Despite their central role in caring for and sustaining families and communities

—providing housing, basic services, and care— their contributions are often invisibilized. These caregivers are the ones who benefit least from the economic, social, and political opportunities that development and urban planning entail. It is estimated that 79.5 million people in the region lack adequate housing, and 57.8 million live in informal areas, including 27.7 million women and girls aged 15 to 49 (ESCWA, 2025a; ESCWA, 2025b). These populations lack decent housing and essential services such as water and sanitation.

Although urban poverty is closely linked to informality, informal settlements are not limited to the poorest population. They also encompass middle-income sectors who resort to these areas due to inability to pay housing costs or access land markets offered by governments (Makhlouf, H., et al., 2021). Therefore, the majority of women and girls are concentrated in informal areas.

One of the reasons for the deepening gender gap in access to adequate housing is **unequal access to financial inclusion and loans**. The financial inclusion rate in the region is the lowest in the world, and women are less likely to access financial assets: only 13% of adult women have a bank account, compared to 23% of men. This reflects educational, legal, social, and cognitive barriers that limit their empowerment. In some countries, opening a bank account requires approval from a husband or male relative, and certain procedures limit the use of properties as loan collateral. Guardianship laws further undermine women's freedom to control their assets (Adnane, S., 2018).

Regarding social protection systems, although one-third of the region's population has access to some program, female coverage is lower than male: 31.8% versus 33.1% (ESCWA, 2025a).

On the other hand, **prolonged crises of conflicts, wars, and occupation deepen gender inequality**. Affected populations represent 39% of the regional population and face risks of polycrisis and multidimensional inequality (ESCWA, 2024). In particular, the poor and vulnerable lack means to escape conflict zones in Syria, Yemen, Sudan, and Iraq, as well as in the occupied Palestinian territories and the Gaza Strip. The region hosts 35 million displaced persons, including 25 million internally displaced, a significant increase from 2022, when there were 16.2 million (IOM, 2023).

At the end of 2018, an estimated 5,454,000 women were displaced (IDMC, 2020). Currently, they represent almost 50% of all displaced persons in conflict zones. If women's rights to land, housing, and property face obstacles in peacetime, in contexts of war and occupation these possibilities are almost non-existent. Women are forced to flee and leave homes, lands, and possessions, and upon



return face difficulties reclaiming properties, especially if they are widows or their husbands are missing, due to the predominance of norms and traditions that increase female vulnerability during conflicts and reconstruction processes (UN-Habitat, 1999). Additionally, they lack knowledge and financial means to restore properties or generate new legal documents.

Divorced women constitute one of the most vulnerable groups in terms of housing and healthcare. For example, Palestinian refugee women in Lebanon face property and employment restrictions outside the camps, and prohibitions on introducing construction materials or renovating deteriorated units. These circumstances create a double challenge. They typically depend on male relatives or husbands to secure a home within the camp. In comparison, older women and single girls have more possibilities to access housing, while widows and divorced women face risk of eviction and more limited legal opportunities to acquire or renovate homes (NRC, 2013; NRC, 2015).



1. Gender Wage Gap and the Perpetuation of Inequality in Access to Adequate Housing

One of the most marked gender inequalities in the MENA region is the significant wage gap, considered one of the main priorities for women, even among displaced and refugee communities. Countries in the region have the highest gender inequality regarding women's participation in the labor market, with an **unemployment rate of 22.1%**, compared to the global average of 6% (ESCWA, 2025b).

The gender wage gap reveals significant disparities across all countries, especially in sectors employing women, such as the informal sector. There, women's incomes are lower than those working in male-dominated sectors. Moreover, women in the informal sector face poor and insecure working conditions. For example, in Palestine, the average daily wage for women is $21.20, compared to $27.80 for men. In Lebanon, the gap reaches 19%, while in Egypt it is particularly high in the private sector, where women earn 8.7% less than men (ESCWA, 2025b).

From a human rights perspective, the concept of adequate housing is not limited to the physical availability of housing. It includes essential elements, especially affordability, ensuring that housing costs do not compromise other fundamental rights. This affordability dimension is especially relevant when analyzing the situation of women in urban areas, considering the structural economic inequalities they face in the labor market, evidenced by the wage gap, low participation in formal employment, and the disproportionate burden of unpaid care work.

Urban experiences in different countries in the region show that the combination of exclusion from housing access, wage inequality, high housing costs, and structural gender-based discrimination, along with economic inequality in the labor market, perpetuates the wage gap between men and women. Moreover, **the unequal burden of unpaid care work reduces women's effective capacity to access adequate housing within cities**. With the continuous increase in housing costs and related services, the income gap becomes a direct obstacle to exercising the right to housing, further marginalizing women in urban space.

Therefore, the concept of affordability is central to analyzing the right to adequate housing from a gender perspective. This right is not evaluated solely by the availability of housing or the standardization of rental prices and housing units, but by people's capacity to pay for housing without compromising other fundamental rights. **For women, the wage gap diminishes their real capacity to cover housing costs, even in contexts where there is no direct discrimination in the real estate market**. Thus, affordability becomes a key mechanism that perpetuates gender-based housing exclusion in urban areas of the region.



2. Case Studies on the Gender Wage Gap and Women's Right to Adequate Housing in Urban Areas (Egypt and Tunisia)

Both case studies adopt a comparative analytical approach, examining the cases of Egypt and Tunisia, focusing on the urban context, women's conditions in the labor market, gender income gaps, rising housing costs and housing-related services, and the impact of these factors on housing stability and tenure security.

The analysis results show that the wage gap between women and men is not merely an income disparity, but becomes **a decisive factor in determining who can afford housing costs within cities**. In Egypt, data reveal that the monthly income gap exceeds 20% in favor of men, and the "real" gap reaches even higher levels when accounting for women not participating in the labor market, reflecting a relative decrease in women's ability to access adequate housing to approximately 80% compared to men. Regarding Tunisia, although the wage gap appears less severe, it remains structural, leading to a relative decrease in women's ability to pay housing costs to approximately 90.6%, in a context of continuously rising property prices and urban living costs.

The two case studies highlight that the increase in housing costs is not limited to rent or the price of the housing unit, but also includes additional charges related to basic services, such as electricity, water, energy, and maintenance, as well as transportation costs resulting from living in areas far from employment opportunities and services. These costs represent a higher percentage of women's income compared to men's, increasing the risks of energy poverty, housing instability, and eviction, especially among female-headed households or single-income families.

The article concludes that residential exclusion of women in urban areas of countries in the region cannot be understood or addressed through apparently neutral housing policies. Instead, it requires an integrated approach that links wage and labor policies, housing market regulation, social protection, and urban planning with a gender perspective. Addressing the wage gap is a precondition for ensuring housing affordability and making effective women's right to adequate housing as an indivisible economic and social right, and an integral part of the right to the city.

3. Gender Wage Gap in Egypt

Although women constitute approximately half of the Egyptian population, there is a marked inequality in income between women and men. Currently, about **18% of women participate in the labor force, compared to 73% of men** (World Bank, 2025).

The World Bank analysis indicates that reducing this gap in employment rates between women and men could boost the Egyptian economy by approximately 56%. This inequality is explained by a combination of long-standing structural, legal, and social barriers. Studies show that a significant percentage of society continues to view female employment with reservations: **24% of men oppose women's participation in the labor market**.

Unpaid care responsibilities also constitute an important limiting factor. The limited availability of childcare services, along with the traditional dependence on women for these tasks, restricts their participation in formal work. Research indicates that 45% of men and 33% of women do not support the use of childcare services outside the family sphere, which further reduces women's capacity to fully integrate into the formal labor market.

Data on the wage gap show clear disparities between women's and men's incomes, especially when considering monthly income rather than hourly wages. While the hourly wage gap appears relatively small, around 4%, when calculating **monthly salary this difference exceeds 20%** (ILO, 2024). This reflects the reality that many women work fewer hours due to care responsibilities and family burden.

This gap does not disappear when controlling for education level or work experience, but remains in a range between 13% and 26%, evidencing the presence of structural discrimination in the labor market.

Inequality widens in the private sector, where women earn approximately 38% less than men, while in the public sector the gap is around 19%. This reflects weak protection and oversight of wage policies in the private sphere. Moreover, if women who do not participate in the labor force are considered, the real monthly income gap amounts to approximately 46%, indicating that official figures underestimate the true extent of inequality.

These disparities confirm that women face significant economic restrictions that directly affect their ability to access adequate housing and maintain stability in urban areas.





4. Gender Wage Gap in Tunisia

Tunisian women's participation in the labor force reaches approximately 55.48%, compared to 72.87% of men, generating a gap of 17.39 percentage points in favor of men (UN Women and ESCWA, 2025). According to the standard study of the Tunisian labor market conducted by EU Neighbors, the wage gap between women and men remains significant and structurally evident. Results show that the overall wage gap is around 10.4% in favor of men (Braham and Abid, 2023).

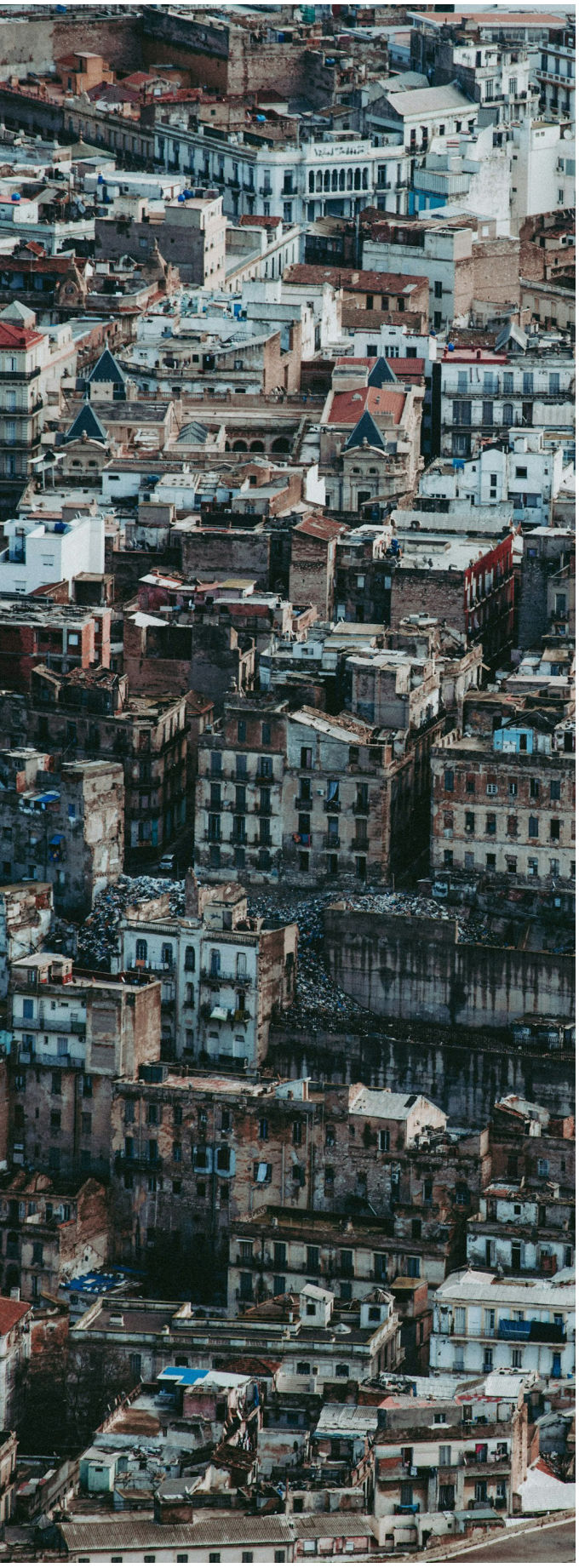
The geometric mean of men's monthly salary is approximately 643.3 Tunisian dinars, compared to 582.7 Tunisian dinars for women, reflecting a considerable difference in income levels within the labor market.

This gap deepens when its components are analyzed. The study indicates that much of the gap cannot be explained by objective worker characteristics. Although the apparent gap is 10.4%, approximately 13.9% of the wage difference is not statistically explained by factors such as education, experience, or professional characteristics, pointing to gender discrimination in the Tunisian labor market. In other words, women do not receive salaries equivalent to those of their male colleagues, even when they possess similar characteristics.

The analysis of wage gap decomposition also shows that various structural factors contribute to widening it. **Age is one of the most influential determinants: men benefit more than women from advancing age and accumulated experience**. The economic sector plays a crucial role, as women tend to concentrate in lower-wage sectors, limiting their average income. This situation is exacerbated by contract type, as women face higher rates of irregular employment or less secure contracts. Education also influences, but its wage benefits for women are not reflected to the same extent as for men.

The study reveals notable paradoxes in the structure of the Tunisian labor market. One of the most prominent is that highly educated women do not obtain a wage advantage over men; on the contrary, they suffer a negative wage gap, evidencing discrimination based on degree type rather than education level. Wage discrimination is not limited to the private sector; it appears to be more pronounced in the public sector. For example, women working in mixed private companies earn higher salaries than their counterparts in public institutions.

Despite the relative increase in female education levels, their concentration in low value-added sectors, such as textiles and community services, contributes to the persistence of low wages. This evidences how structural and sectoral factors, along with direct discrimination, perpetuate wage inequality and limit women's economic autonomy in Tunisia.



5. Affordability of Adequate Housing

Low wages are directly linked to housing unaffordability, as low-income households bear housing cost burdens that exceed recommended proportions. In several MENA countries, low-income households spend more than 40% on housing (OECD, 2024).

Affordability is one of the essential criteria of housing adequacy derived from ICESCR, Article 11 (CESCR, 1991; UNGA, 1966). The authoritative guidance of CESCR emphasizes that housing costs should never deprive households of other human needs —and, therefore, rights— such as food, health, education, and other components of an adequate standard of living. Its General Comment clarifies that housing that consumes a disproportionate part of people's income or imposes excessive financial burdens cannot be considered adequate housing from a human rights perspective, even if it is physically available. The human right to adequate housing imposes on States the obligation to take appropriate measures to ensure the protection of low-income groups and regulate the housing market in a manner that guarantees the realization of this right without discrimination.

6. Housing costs in Egypt

During the last decade, Egyptian cities have experienced a steady increase in housing costs, both rental and ownership, while real incomes have decreased. Financial burdens related to housing are not limited to the purchase price or rent, but also include the costs of basic public services, maintenance, and transportation, especially for those living in areas far from employment opportunities and services.

Between 2014 and 2024, housing and public service costs increased significantly, directly affecting the living conditions of urban families. **Data show that the average purchase price per square meter grew approximately 102% between 2014 and 2022**, rising from around 3,134 EGP per square meter in 2014, to 5,380 EGP in 2020 and reaching approximately 6,326 EGP in 2022 (Ezz El-Din, 2025).

The housing and public services price index registered a gradual increase, reaching 195.90 points in December 2025, compared to 192.40 points in November of the same year (Trading Economics, 2026). The average index during the period 2009-2025 was 122.39 points, evidencing a long-term upward trend in housing costs and related services. The highest level recorded was in December 2025 (195.90 points), while the lowest was recorded in September 2009 (98.70 points).

This upward trend is not limited to the private housing market but also affects social housing, designed for low-income groups. However, **social housing plans rarely reach those who need them most**. Since the project began in 2014, the price of a 90 m² unit has increased from approximately 135,000 EGP ($4,369) to nearly 750,000 EGP ($15,411) in 2024, and to 850,000 EGP ($17,474) in 2025 (Mohamed, 2025).

This increase is due to a combination of factors: inflation, flotation of the Egyptian pound, higher interest rates, reduced government support, and changes in financing policies. Data show that the increase was gradual until 2021 but accelerated notably until 2024, leaving out the groups for whom social housing had been designed.





7. Housing costs in Tunisia

In Tunisia, housing and public service costs experienced a continuous increase in recent years, reflecting growing pressures on the living conditions of urban households (Trading Economics, 2026). The index rose to 163.90 points in December 2025, the highest historical level, compared to 97.70 points in January 2015, showing a significant increase during the decade. The average index during the period from 2010 to 2025 was approximately 122.38 points, confirming that the current increase is not temporary but reflects a long-term structural trend of housing cost inflation. **This upward trend indicates a growing gap between housing costs and income levels, especially amid slow wage growth**, weakening the real capacity of households, particularly low-income groups, to pay for adequate housing in Tunisian cities (Atoui, 2025).

A clear upward trend in housing costs especially during the period from 2022 to early 2024. Residential apartment prices —the most common form of urban housing— registered a significant increase from 160.7 points in the second quarter of 2022 to 178.5 points in the first quarter of 2024. Houses also experienced a similar upward trend, with the index increasing from 151.7 points to 175.1 points during the same period, while land recorded high levels exceeding 180 points in the fourth quarter of 2023, reflecting the growing commodification of land and real estate property (INS, 2024).

The existing gender wage gap amidst apartment and house prices has become a structural barrier to women's access, use, and control over adequate housing, regardless of the type of tenure.



8. The impact of the wage gap on women's access to adequate housing

Given the wage gap between women and men, women systematically enter the housing market with lower incomes, which directly affects their ability to pay for adequate housing. Even in cases of ostensibly equal rent or housing units, the remaining income for women-headed households after paying housing costs is often lower, and sometimes insufficient to cover other basic needs. This reality pushes many women to accept lower quality or unsafe housing, or to involuntarily share living spaces as a coping strategy to reduce financial burdens, undermining long-term housing stability.

Economic burdens remain the most significant obstacle to women's right to adequate housing, even if some forms of direct housing discrimination against divorced women, women heads of household, or students have diminished. Housing exclusion does not disappear; rather, it takes an indirect economic form, where the wage gap and income inequality reduce women's housing options and overturn their housing rights.

Conclusion

The comparison between Egypt and Tunisia shows that the **wage gap differently affects women's ability to access adequate housing**. In Egypt, this capacity is reduced to approximately 80% compared to men, reflecting greater obstacles for women to enjoy decent housing conditions, especially given the widening gap in monthly incomes. In Tunisia, although women's relative capacity seems higher, around 90.6%, structural income inequalities persist that affect housing stability, especially in the context of rising cost of living and urban housing.

The effects of the wage gap are also reflected in the higher burden of costs for basic services related to housing. Electricity, water, energy, and maintenance bills represent a higher percentage of women's income than men's, increasing the likelihood of energy poverty and affecting housing quality and public health. **This situation is aggravated by the increasing privatization of public services, impacting especially women heads of household or single-income families**. In these cases, low wages affect not only the ability to pay rent but also the possibility of maintaining safe and healthy living conditions in the medium and long term.

Limited income and the gender wage gap also restrict spatial housing options within cities. More affordable housing is often located far from employment opportunities and essential services, which implies higher transportation costs, more time spent, and greater exposure to risks of personal insecurity. For women, largely responsible for caring for children and the elderly, these burdens translate into practical limitations that reduce their employment opportunities and their economic stability, deepening patterns of urban exclusion and spatial inequality with multiplier effects.

The wage gap is also linked to housing instability and tenure security. Women are more likely to fall behind on rent payments or accumulate housing debt in the face of economic shocks, such as job loss or illness. This increases the risk of eviction, legal or illegal, in formal or informal environments, leaving women in a constant state of housing insecurity that affects their mental health and long-term planning capacity.

Overall, the relationship between the wage gap and housing affordability demonstrates that inequality in the labor market is not limited to income but directly impacts women's enjoyment of the human right to adequate housing. The persistence of this gap keeps women exposed to multiple forms of housing vulnerability, even in the absence of explicitly discriminatory policies. This underscores the need for a comprehensive approach that connects wage and labor policies with housing policies from a gender perspective.

Recommendations

1. Adopt a comprehensive human rights approach to housing;
2. Incorporate the gender perspective into wage and labor market policies;
3. Formulate housing policies that respond to gender income disparities;
4. Improve equitable access to housing finance and credit;
5. Prioritize gender-sensitive housing initiatives by offering exclusive residences for women in the short term and integrated childcare services, enabling women to successfully enter the labor force;
6. Improve tenure security and housing stability for women in cities;
7. Integrate housing and urban planning with transport policies;
8. Improve gender data production on housing and employment;
9. Improve social protection services, especially for women;
10. Integrate the gender perspective into housing, land and property restitution for displaced persons and refugees throughout the MENA region.

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Urban inequalities in Latin America

REGIONAL OVERVIEW OF URBAN INEQUALITIES AND THE RIGHT TO HOUSING IN LATIN AMERICA

Latin America is today the region with the greatest income inequalities worldwide. This structural gap is expressed with particular intensity in urban territory, where socio-spatial segregation, unequal access to land and housing, and deep inequities in infrastructure and services converge. Various regional analyses have pointed out that urban inequality responds to a structural matrix that articulates income, gender, ethnicity, and territory. According to ECLAC, these dimensions reinforce each other and produce persistent patterns of exclusion in access to housing, urban services, and opportunities (Bárcena & Prado, 2016). In this context, the peripheral expansion of social housing and the commodification of land have contributed to deepening socio-spatial segregation, configuring highly fragmented cities (Sugranyes & Mathivet, 2010; Caldeira, 2000).



Since the late 1990s, within the framework of the Washington Consensus, **homeownership was consolidated as the main means of housing access in the region**. This model was placed in the hands of publicly traded construction companies, inaugurating the first phase of habitat financialization: capital ceased to respond to housing needs and began seeking higher and faster returns. As a result, housing units of barely 45 m² proliferated, of poor construction quality, located in peripheries far from services, and aimed exclusively at the formal population earning more than five minimum wages, excluding indigenous peoples, Afro-descendants, diverse people, and women.

These processes overlap with a historical structure of dual urbanization characteristic of the region. As Raquel Rolnik points out, **Latin American cities have been configured from the coexistence of a formal city that concentrates investments and a much more extensive self-produced city**, built by the inhabitants themselves under precarious conditions. This form of popular urbanization has been a historical strategy for accessing housing in the face of exclusion from the formal market, but it has also reproduced persistent territorial inequalities (Rolnik, 2019).

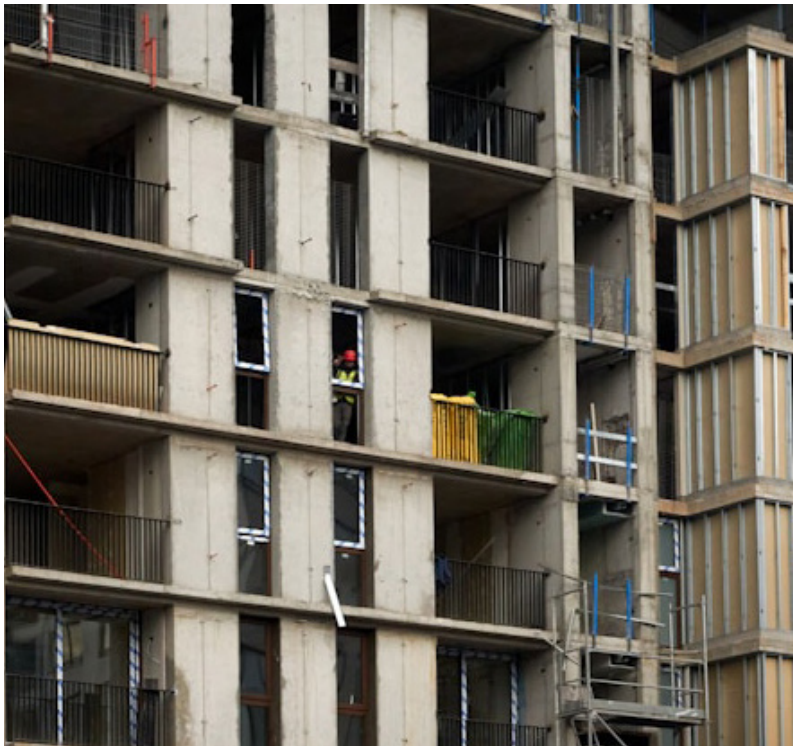
From urban political economy, the self-production of popular habitat has been a structural component of capitalist development in Latin America. Taking up the contributions of Francisco de Oliveira and Lucio Kowarick, Rolnik (2019) points out that the construction of housing by workers under precarious conditions made it possible to lower the cost of reproduction of the labor force during import substitution industrialization. In this way, broad urban sectors sustained industrial competitiveness through low wages, compensated by self-construction strategies and informal access to land.

In the contemporary context of deindustrialization and economies oriented towards extractivism, these popular territories remain in a condition of ambiguity regarding their full integration into the city. Rolnik (2019) defines this situation as a state of "permanent transitoriness," in which **informal settlements never fully consolidate as a legitimate part of the urban fabric**. This condition turns them into strategic spaces for the expansion of real estate-financial capital, facilitating processes of displacement, land reconversion, and megaprojects that transform former public assets into private spaces, deepening territorial inequality and urban fragmentation.

Various reports from Habitat International Coalition Latin America (HIC-AL, 2017) highlight that the social production of habitat constitutes a predominant form of housing access for popular sectors, and that urban inequalities affect women differently. The latter **face greater care burdens, less access to formal employment, and longer mobility times from urban peripheries**, evidencing the need for housing policies with a gender perspective and rights approach.

As a result, market-oriented housing production has generated peripheral developments with limitations in accessibility, services, and urban integration, deepening the fragmentation of Latin American cities and evidencing that the housing issue is closely linked to the region's structural inequality (ECLAC, year). According to Infonavit's 2023 Annual Housing Report, the estimated time to pay off a housing loan rises to 27.2 years, compared to 24.6 years in periods prior to 2019, evidencing a worsening of housing affordability. Roberto Eibenschutz's analysis documents severe impacts on family life, including absence of services, social fragmentation, and what he calls "the non-city." Today many of these homes have been abandoned, as occurs with gated communities in Argentina (Eibenschutz, 2017).





1. The growing gap between housing prices and wages

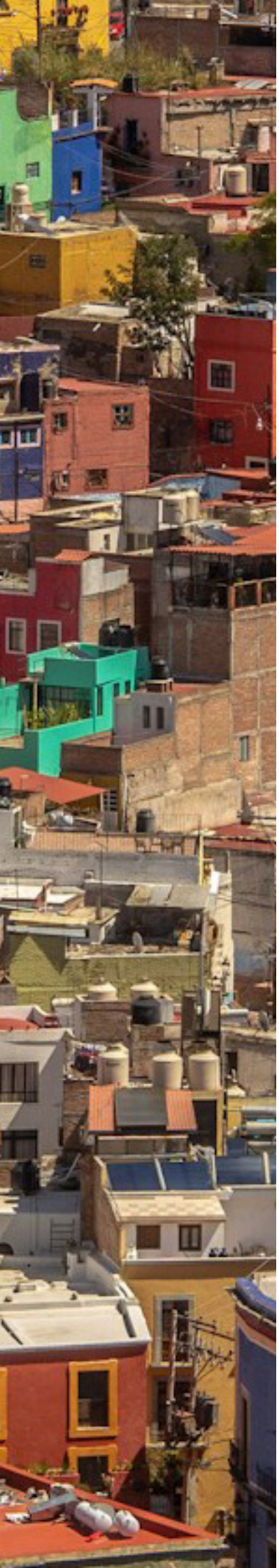
In the last two decades, Latin America has experienced a sustained deterioration in housing affordability, resulting from a growing gap between the increase in real estate prices and the growth of labor income. Between 2005 and 2023, the remuneration of salaried workers in the region grew approximately 2.4% annually, while the value of housing increased at a rate close to 6.4% annually, evidencing a **structural decoupling between income and housing** costs (BBVA Research, 2023). This trend has progressively reduced the capacity of broad sectors of the population to access formal housing, particularly among middle and low-income households.

The situation is especially visible in Mexico, where the indices of the Sociedad Hipotecaria Federal show that since 2016 the price of housing increased around 58.4 points, while labor remuneration barely grew 4.1 points in the same period. This divergence has pushed thousands of households to resort to the informal land market or to settle in urban peripheries with deficits in infrastructure, services, and accessibility, deepening socio-spatial segregation.

Faced with the impossibility of accessing homeownership, renting has gained weight as a form of housing access. Currently, it is estimated to represent around 30% of housing solutions in the region, although with significant national variations and limitations in the availability of comparable data (Hábitat International Coalition América Latina, 2022). However, **the growth of the rental market has not been accompanied by solid regulatory frameworks that guarantee stability and protection for tenants**. In most countries, contracts are governed by civil codes under the principle of contractual freedom and defense of private property, which usually translates into short-term contracts —frequently one year— and few mechanisms for price control or eviction prevention. Only Argentina recently adopted legislation with greater guarantees for tenants, subsequently repealed by Javier Milei's government.

Likewise, the structure of the rental market reflects deep inequalities in the distribution of real estate property. The report Situación Inquilinaria de la Vivienda en México shows that less than 1% of households belonging to the poorest 80% of the population receive rental income, while this percentage rises to nearly 30% in the richest decile. Consequently, 99% of the total amount paid in rent is concentrated in the hands of the richest 10% of the country, configuring a regressive flow of income from popular sectors to property-owning elites (Hábitat International Coalition América Latina, 2022). This pattern contributes to reproducing structural urban inequalities and limits the possibilities of wealth accumulation for lower-income households.





2. Social Production of Habitat: the invisible majority pathway

In Latin America, the Social Production of Habitat (PSH) historically constitutes the main means of housing access for broad sectors of the population, especially those excluded from the formal market and from public policies based on mortgage credit. **In Mexico**, for example, **62.8% of inhabited private homes have been self-produced by their own inhabitants**, a proportion that is reproduced with variations in most countries of the region due to similar housing policy trajectories (Ortiz Flores, 2012).

PSH encompasses all processes of generating habitable spaces carried out under the control of self-producers and non-profit social actors, ranging from progressive individual self-production to complex collective forms such as cooperatives, community organizations, and self-managed projects. According to Enrique Ortiz Flores, these processes include both housing and associated urban components and develop in rural and urban areas, constituting production systems alternative to the formal real estate market (Ortiz Flores, 2012).

Various studies have shown that PSH not only fulfills an essential social function but also generates significant economic impacts. Comparative research in Mexico shows that this modality contributes to the gross domestic product, mobilizes local economies, allows building housing solutions with lower unit costs, and offers greater adaptation to the cultural, family, and territorial needs of households (HIC-AL, 2019). Likewise, progressive production facilitates the adaptation of housing throughout the family life cycle, something hardly achievable through standardized housing produced by the formal sector.

Despite its quantitative and qualitative relevance, PSH continues to operate under conditions of institutional precariousness. In most countries, **these processes lack adequate financing, systematic technical support, and regulatory frameworks that recognize their legitimacy**. Technical assistance usually falls on social organizations or universities without sufficient public funding, and regulatory frameworks often penalize self-production instead of supporting it. This invisibilization contrasts with the real weight of PSH in the region's urban production and evidences a gap between formal housing policies and effective housing access practices.

From a right to housing perspective, the recognition of the Social Production of Habitat implies reorienting public policies towards models that strengthen self-management, access to urbanized land, public technical assistance, and financing mechanisms appropriate to popular economies. Its potential to reduce inequalities, strengthen community networks, and promote sustainable forms of urbanization



3. The cooperative housing model in Uruguay

The cooperative housing movement in Uruguay constitutes one of the most consolidated and sustained experiences of self-managed social housing provision worldwide. Its origin dates back to the late 1960s, when technicians, professionals, and trade union organizations identified in the current housing legislation the possibility of articulating an innovative model based on collective self-construction, community property, and mutual aid as a substitute for financial capital. This approach started from the recognition that working families without savings capacity did have organized labor power, capable of becoming the main resource for accessing decent housing (Nahoum, 2013).

From its beginnings, the development of housing cooperativism was closely linked to the Uruguayan trade union movement. The first cooperatives emerged with support from unions that contributed not only their social base but also organizational practices such as assembly, direct democracy, and the collective distribution of tasks. This organizational density was fundamental for the continuity of the movement during the civil-military dictatorship that began in 1973, a period in which the cooperatives functioned simultaneously as spaces of housing production, solidarity networks, and nuclei of social resistance (García Lamarca & Kaika, 2016).

The strength of the Uruguayan model in the regional context is mainly explained by the existence of a stable legal framework, sustained for more than five decades, that guarantees three fundamental pillars: access to urbanized land —frequently public—, long-term state financing, and mandatory interdisciplinary technical assistance for projects. This system, institutionalized from the National Housing Law of 1968, has allowed the continuity of a housing program aimed at working sectors excluded from the formal market, constituting one of the few cases in Latin America of uninterrupted public policy in matters of self-managed social housing (Nahoum, 2013).

A particularly relevant element for the recent expansion of the model is the so-called **permanence subsidy, a mechanism that adjusts the payment quota of each family to its real economic capacity according to income and household composition**. This instrument reduces the risk of housing loss in situations of unemployment or economic crisis and has favored the incorporation of single-parent households headed by women, a growing profile within the cooperative movement.

The Uruguayan experience, driven mainly by the FUCVAM federation, demonstrates that it is possible to develop sustainable alternatives to the speculative real estate market through models of collective property, self-management, and strong state support. Therefore, housing cooperativism in Uruguay is frequently cited as an international reference for housing policies oriented towards the right to the city, social cohesion, and the reduction of urban inequalities.

4. Specific impacts on women

Urban inequalities in Latin America have differentiated and structural effects on women, particularly those belonging to popular, indigenous, and Afro-descendant sectors. The territorial organization of cities —marked by socio-spatial segregation, the peripheralization of social housing, and land commodification— interacts with the sexual division of labor, deepening the overload of care, exposure to urban violence, and housing precarity. In this context, the right to housing cannot be reduced to physical access to a housing unit but must be understood as access to a city that guarantees economic autonomy, proximity to services, support networks, and security conditions.

Labor market gaps explain much of this vulnerability. In Latin America, the female participation rate in formal employment is 46%, compared to 58% for men. **Women are mostly concentrated in sectors of low productivity and high informality** —retail trade, domestic work, personal services, and care— and present higher levels of labor discontinuity. Between 2019 and 2022, the number of women earning up to one minimum wage increased by 60%, while the number of women with incomes above five minimum wages fell by 51.7%, evidencing a process of accelerated impoverishment and feminization of labor precarity (Frisancho, Bustelo & Viollaz, 2023).

These labor inequalities translate directly into barriers to accessing homeownership. Housing models based on mortgage credit and formal employment structurally exclude broad sectors of women, especially those with intermittent work trajectories or insertion in the informal economy. Furthermore, housing produced for the formal salaried population is usually located in distant peripheries, with long commuting times and scarce care infrastructure, which increases the total work time —remunerated and non-remunerated— of women. This situation is aggravated in the case of indigenous and Afro-descendant women, who face multiple and intersectional discriminations.

In patrimonial terms, inequality is also significant: barely around 25% of homeowners in the region are women, which limits their economic autonomy and their capacity for asset accumulation.

In the rental market, the incidence is notably higher in households headed by women. **In Mexico, approximately 45% of households with young female heads pay rent, compared to 34% of households with male heads**. In Mexico City, the gap is even more pronounced: nearly 80% of households headed by young women depend on renting, compared to 60% of those headed by men. This greater dependence on renting is combined with lower incomes, unstable contracts, and scarce legal protection, configuring a scenario of persistent vulnerability (Habitat International Coalition América Latina, 2022).

Housing-related indebtedness constitutes another central axis of gender inequality. Luci Cavallero and Verónica Gago conceptualize this phenomenon as "financial colonization of social reproduction": the advance of finance over essential areas such as food, health, housing, and education, generating processes of structural indebtedness to sustain daily life (Cavallero & Gago, 2021). Debt ceases to be an exceptional event and becomes a permanent condition, particularly in single-parent households headed by women. Against financial abstraction, debt materializes in specific bodies and territories, where it extracts value differentially.

Finally, demographic transformations add an additional structural challenge. The region is experiencing an accelerated process of population aging; in the coming decades, the number of older tenants will increase, lacking sufficient social security, adequate health coverage, and with greater care needs. Given that women have longer life expectancy and lower contributory trajectories, they will be the most affected by this combination of housing precarity and social unprotectedness. This demands housing policies with a gender approach that integrate housing, care systems, and social protection as inseparable dimensions of the right to the city.

5. Gender inequality within the Uruguayan cooperative movement

Despite its long trajectory of commitment to social justice, the Uruguayan cooperative movement has not been immune to the gender hierarchies that structure society as a whole. The creation of FUCVAM's gender area in 2015-2016, in the heat of the expansion of popular feminisms in Latin America, marked the beginning of a process of recognition and work on these inequalities within the organization itself. The first obstacle was political: **making it understandable within the movement that making gender inequalities visible was not an external imposition but a necessity** derived from the concrete living conditions of women within cooperatives.

From the first months of the area's operation, intra-family gender violence overflowed any other agenda. Cooperatives began to systematically contact requesting support in situations where female comrades were victims of violence by their partners, and the initial reaction of part of the male collective was denial: it was difficult to accept that in a leftist organization with a union tradition there could be abusive men. Gender violence, like racism or class inequality, horizontally crosses organizations regardless of their ideological orientation.



The work of accompanying women in situations of violence also revealed a structural deficit in the cooperative legislation itself: **in most cases, the holder of the right to housing was the male**. This configuration is not accidental but the direct expression of the breadwinner family model on which the movement was built in its origins, when the union member -mostly male- was the member with full rights before the cooperative, while the spouse was not recognized as a subject of rights in that relationship. **The practical consequence is that patrimonial violence** -control over housing- operates as one of the most effective mechanisms to sustain gender violence: a woman who does not appear as a titleholder lacks direct rights over her home at the time of separation.

This diagnosis prompted FUCVAM to take the dispute to the legislative field, promoting **co-ownership as legal recognition that both members of a couple have the same rights over cooperative housing**. A first co-ownership law was approved, but with such significant gaps that it proved unworkable in practice. The proposal currently under discussion aims to go further: to permeate the entire housing cooperativism law from a gender perspective, incorporate the reduction of gender inequalities as a founding principle of the movement, and explicitly recognize family diversity and the participation of LGTBI+ people and couples.



6. The Amapolas Cooperative and access to habitat in Patagonia, Argentina

San Carlos de Bariloche, in the Patagonian region of Los Lagos, illustrates with particular harshness the dynamics of land financialization and tourist extractivism that expel the local population from access to housing. The proliferation of platforms like Airbnb and the conversion of the housing stock into tourist accommodation have led rental costs to absorb between 60% and 70% of local workers' wages. Added to this are extractivist pressures on water and territory, and a wave of fires that local groups attribute to real estate interests, whose frequency increased after the legal modification promoted by Milei's government that **eliminated the restriction on selling burned land to foreign hands**.

In this context, the Cooperativa de Viviendas de Mujeres y Disidencias Amapolas was formed four years ago. Its character as an organization of women and dissidents did not respond to an initial programmatic decision, but to the recognition that those who most accumulated the consequences of the housing crisis were, mostly, women: many mothers, all renting, some in situations of extreme precarity. **Separation reveals itself as the critical moment in which gender inequalities materialize in housing terms**: it is women who mostly assume the care of children after a breakup, which places them in a position of structural disadvantage in the labor market and, therefore, in the housing market.

The cooperative does not have its own land or buildings. When it was constituted, there was still the expectation of accessing land through some public policy; that possibility has been completely closed off in the current political context. Its activity combines the training of its members, collective productive activities, and the struggle for access to land in an adverse scenario. Within this framework, the experience of the Barrio Intercultural in San Martín de los Andes operates as a political and symbolic referent: the demonstration that sustained popular organization can open possibilities that the market and the State deny.

The Barrio Intercultural arose from an alliance between Vecinos Sin Techo (VST) —a popular organization constituted in 2004— and the Mapuche Curruhuinca community, based on National Law 26,725 of 2011, which transferred 400 hectares of Lot 27 to the Curruhuinca community as Community Property. Of that total, 77 hectares were allocated to the neighborhood, conceived from the beginning as a common good outside the market: the land is neither privatized nor sold, and the urban design adapts to the forest respecting collectively agreed environmental criteria. The construction of the first 56 homes began in 2014 through two work cooperatives, one from VST and another from the Curruhuinca community, with allocation criteria that placed active participation in the organization as the central axis of the merit order.

The story of Filomena Catricura, a neighborhood resident and VST militant, is captured in the documentary NOSOTRAS: Una biografía situada, produced by the Cooperativa Amapolas and released in 2025. Her trajectory runs through the spaces inhabited throughout her life —precarity, the impossibility of market access, collective organization— until reaching her home in the Barrio Intercultural, which she accesses precisely because of her sustained militancy. The choice to narrate the trajectories of women and people from indigenous communities responds to the conviction that the gender and intercultural perspective reveals the structures of housing inequality more clearly than approaches that take the adult male with formal employment as the universal subject.

The contrast between FUCVAM in Uruguay and the Cooperativa Amapolas in Bariloche synthesizes the central tension of popular access to habitat in Latin America: **the difference between organizations that have a legal framework, state financing, and decades of accumulated history, and organizations that are constituted in the absence of all these conditions**, relying on the collective bond and the reference of experiences that demonstrate that another access to habitat is possible when land ceases to be a market good.

Recommendations

1. Control of housing financialization: Remove housing from the stock market and eliminate tax benefits for speculative financial instruments, prioritizing human needs over stock market returns.
2. Right to the city: from definition to transformation: Provide the right to the city with real content that transforms urban planning, recognizing it as a collective right that encompasses services, public space, transport, and proximity.
3. Incorporate care as a central axis of urban design: Integrate the care economy into territorial planning, guaranteeing proximity to care services, safe spaces, and community networks, especially for women who disproportionately carry reproductive work.
4. Intersectionality in urban policies: Every urban intervention must consider how gender, class, ethnicity, age, and disability intersect to generate inequalities, designing inclusive policies for all women.
5. Participatory planning with women and feminist groups: Guarantee the active participation of women and feminist organizations in urban planning and housing design, recognizing their situated knowledge.
6. Anti-speculative land policies and value capture: Implement value capture instruments, land market regulation, and anti-speculation measures to prevent the displacement of popular sectors from well-equipped central areas.
7. Housing policies with a feminist perspective: Housing policies must consider household size and composition, care responsibilities, and specific needs of women: flexible housing for multigenerational families, rental with reinforced protection, subsidies that consider the overload of care, and public rental as a new regional tool.
8. Strengthening of the Social Production of Habitat (PSH) and cooperative housing: Develop specific instruments for PSH —different from those of the market— and promote cooperative housing with a feminist vision, guaranteeing free technical assistance, legal recognition, and adequate financing.
9. Reinforced guarantees of permanence in rental: Advance in regulatory frameworks that especially protect women, older people, and women heads of household: longer contracts, limits on rent increases, prohibition of arbitrary evictions, and recognition of rental as a valid form of the right to housing.
10. Response to demographic transformations: Housing policies must anticipate population aging by designing accessible housing, guaranteeing tenure security for older people without social security, and articulating housing with health and long-term care systems.

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Urban inequalities in Europe

REGION-SPECIFIC FACTORS OF RESIDENTIAL EXCLUSION

The global housing crisis is one of the manifestations of a broader asset crisis, explained by the increase in inequality, the lack of sufficient progressive taxation, the excess of global capital, and the financial power of economic elites, which would be driving up the prices of all kinds of goods such as agricultural land, gold, or luxury goods.

In this context, **the purchase of homes and investment in mortgages by global financial capital probably constitutes the most direct manifestation of this asset crisis in the daily life of the working class**. This process is linked to the financialization of housing, understood as the transformation of housing, land, and other infrastructure necessary to guarantee human rights into assets intended to generate large financial profits through their exchange. Financialization refers to the growing power and influence of the global financial system, whose main objective is to generate profits through the extraction of wealth and the transfer of income from productive sectors to the financial sector. The resulting increase in housing costs generates exclusion for low incomes, which must compete for credit, purchase, and rental of a human right with investment funds, companies, and individuals with much greater economic capital.



The European Union is no exception. **Between 2013 and 2024, housing prices increased by more than 60%, growing above family incomes**, which has caused 10% of the population to be unable to pay rent or mortgage payments. Likewise, around 10% of the urban population lives in households where housing costs account for at least 40% of income, compared to 6% in rural areas. The highest rates of housing cost overburden in cities were recorded in Greece (29%) and Denmark (23%), while the lowest were observed in Cyprus and Croatia (3%). In rural areas, the highest rates were in Greece (28%) and Germany (11%), and the lowest in Cyprus (1%) (European Council, 2025).

In this sense, the chronic housing crisis in the European Union has multiple edges and actors that modulate it. The financialization of housing in the hands of investment funds and other economic actors probably constitutes the main one, a process initiated in the late 1970s with neoliberal policies and the deregulation of numerous sectors (The Shift, 2022). In the field of housing, **privatization and deregulation especially affected the public stock**, a policy that had allowed access to decent housing for millions of people in the EU after World War II.

Thus, in Spain there would be a protected housing stock of 28% if its disqualification and privatization had not been allowed —and continues to be allowed— (Observatori DESCA, 2022). In the United Kingdom, 42% of the population lived in social housing in 1972, compared to 16% today (Castaño, 2025). In Germany, the authorization of profit motive in rental real estate companies in 1989 facilitated the privatization of a large part of the public stock, which was partially captured by investment funds (Gabarre, 2023).



Other factors that help explain residential exclusion in the EU include the touristification of cities, fiscal policy, or urban planning regimes. In turn, the European Commission estimates that it would be necessary to build two million additional homes, which would imply investing 150 billion annually to add 650,000 units to the 1.6 million residential properties currently being built (European Commission, 2025). However, **approximately 20% of EU homes are unoccupied**, equivalent to nearly 47 million empty homes (European Commission, 2025).

Until now, the EU had not directly addressed housing problems, considering them an internal competence of the member states, limiting itself to acting through consumer regulations, for example, in relation to abusive clauses in mortgage loans or the regulation of tourist rental platforms.

However, **the magnitude of the crisis has forced the European Commission to develop the first European Affordable Housing Plan**, which recognizes the Union's scope for action in the face of the serious residential crisis affecting millions of people.

This step is especially relevant considering that 75% of the EU's 450 million inhabitants reside in urban environments (World Bank, 2024), and that projections point to an increase in the urban population to the detriment of intermediate and rural regions, where access to housing is usually more affordable (European Commission, 2025). Furthermore, **approximately 32% of the EU population lives in rental tenure**, although with notable differences between countries: some have more than 90% access to housing through ownership, such as Romania, Slovakia, Hungary, or Croatia, while others have large sectors of the population renting, such as Germany (53%), Austria (46%), or Denmark (39%).

Likewise, around 17% of the population lives in overcrowded housing, with especially high rates in Romania (41%), Latvia (39%), and Bulgaria (34%), and much lower in Cyprus (2%), Malta (4%), and the Netherlands (5%). On the other hand, approximately 9% of the population cannot keep their home at an adequate temperature for economic reasons, with the highest rates in Bulgaria and Greece (19%), followed by Lithuania and Spain (18%), while Finland, Slovenia, and Poland register percentages below 3% (European Commission, 2025).



1. Specific impacts on women

Residential discrimination against women due to their legal capacity to conduct business without depending on their father or husband was the norm in many European Union countries until the 1960s and 1970s. Within the EU framework, the Treaty of Rome (1957) enshrined equal treatment and non-discrimination between women and men in labor matters; the Treaty of Amsterdam (1997) obliged the EU to promote this equality; the Treaty of Lisbon (2009) included it as a common value for all member states; and the Charter of Fundamental Rights of the European Union recognized it as one of the fundamental rights to be protected (Bosch, 2022).

Despite the above, the 233 million women and girls living in the EU (Ministry of Equality, 2025) still face a patriarchal structure and discrimination in multiple areas of their lives. **Regarding residential exclusion of women, this is both a quantitative and qualitative reality**. As Professor Irene Sabaté points out, there is "a differential impact of the housing crisis on women" that is explained by the interrelation of this crisis with "other problems that specifically affect women, such as male violence, disputes over divorces and child custody, internal domestic work where the employer is also the one providing accommodation, or more general job precarity" (Sabaté, 2025).

If housing is a market good and States do not have public systems that guarantee access for those who lack sufficient resources or are discriminated against in their access, it is not surprising that women suffer a differential impact, a reflection of the 'feminization of poverty' in the EU.

Firstly, **there is an employment gap of approximately 10 percentage points between women and men**, although this varies significantly by country: in 2024, Finland (0.7 pp), Lithuania (1.4 pp), Estonia (1.7 pp), and Latvia (3.3 pp) recorded the lowest gaps, while Italy (19.4 pp), Greece (18.8 pp), and Romania (18.1 pp) presented the highest. The average wage gap is around 12.2%, with variations ranging from -0.7% in Luxembourg to 21.1% in Estonia; also notable are Austria (18.7%) and Latvia (18.9%). The difference in hours worked between women and men reaches approximately 11%, with special relevance in the Netherlands (24.1%), while in Romania, Bulgaria, and Croatia the gap in hours worked is less than 1.5% (Eurostat, 2025; de Andrés et al., 2019; Ongenga & Popov, 2025).

These figures reflect that **women work more without a contract, receive lower wages for the same hours, and tend to be hired for fewer hours than men**. Regarding access to credit, various studies show that both business and consumer credit discriminate against women (de Andrés et al., 2019; Ongenga & Popov, 2025).

In relation to care, **domestic tasks linked to childcare are distributed unequally: 93% of women perform these tasks compared to 53% of men**. This inequality also influences labor participation: among part-time workers, 29% of women state that care is the main reason for not working full-time, compared to 6% of men (European Institute for Gender Equality, 2020). Furthermore, 5.4% of women aged 25 to 54 are single mothers with children, compared to 1.0% of men in the same age group (Eurostat, 2025).

It is not surprising that the greatest difficulties in relation to rent are found in households with children and adolescents: 18.1% of these families have problems paying rent, compared to 10.2% of households without children. This situation especially affects single-parent households headed by women (European Commission, 2025).

Regarding gender-based violence, 19.3% of women have suffered physical violence, threats, and/or sexual violence from a domestic aggressor during their lifetime, a type of violence that generally occurs at home (European Union Agency for Fundamental Rights & European Institute for Gender Equality, 2024). This connects with the fact that the main cause of residential difficulties is linked to family or relationships (Eurostat, 2025).

Regarding the quantitative impact on housing, residential costs affect women (8.6%) more than men (7.8%); 14.8% of women live in overcrowded housing compared to 14.3% of men; 7.3% of women cannot keep their home at adequate temperatures for economic reasons, compared to 6.5% of men; and more women than men inhabit homes with leaks and dampness (0.3 pp) or with rot in windows, doors, or floors (1 pp) (Eurostat, 2025; Bosch, 2022). Among people at risk of poverty, men (9.0%) report experiencing greater residential difficulties than women (8.1%), although among those not at risk, these differences are marginal (Eurostat, 2024).

Regarding evictions, the lack of data at the EU level makes comparative analysis difficult. However, **according to the Plataforma de Afectadas por la Hipoteca, 40% of evictions accompanied by the social movement affected single women or single-parent households** (Observatori DESCA et al., 2018).

Finally, it is essential to adopt an intersectional perspective. The women most affected by the housing crisis are those belonging to single-parent households, victims of domestic violence, older women, disabled women, refugees, widows, members of ethnic minorities, migrant or sex workers, lesbians and trans people, separated or divorced women, and victims of forced evictions (Bosch, 2022). **These women may also suffer other forms of discrimination in access to housing**, as reflected in the fact that the highest rate of discrimination suffered by Black people in the EU (31%) occurs in the residential sphere.



2. Mari Carmen: eviction, gender and the housing crisis in Madrid

On October 29, 2025, the eviction of Mari Carmen, 87 years old, was scheduled. Finally, the eviction did not take place, as the social pressure exerted by the Sindicato de Inquilinas de Madrid and the appeal filed by her lawyer managed to temporarily suspend it due to the lack of a housing solution from public administrations (El País, 2025).

Mari Carmen first moved into her home on September 3, 1956. Her parents rented the apartment, located in the Madrid neighborhood of Ibiza, where they moved with their two children. She was 17 years old at the time and never left that home again (El Diario.es, 2025).

The rental contract was signed by her father and, after his death, it was subrogated to her mother. Upon her mother's death, the contract was subrogated in favor of Mari Carmen in 2005, since old-rent contracts were for life and could be inherited by the spouse and descendants living in the same home. All this time, Mari Carmen has continued to pay the rent punctually every month (El Diario.es, 2025).

In 2018, the family that owned the apartment block sold the entire property to Renta Corporación, one of Spain's large real estate holdings. In 2020, the new owners contacted Mari Carmen to offer her the purchase of the apartment she had lived in for decades, but the pensioner could not afford the proposed price. The day after she communicated her rejection of the offer, the property was acquired by Urbagestión Desarrollo e Inversión SL, a company specializing in real estate investment analysis and advisory.

This company notified Mari Carmen that the contract subrogated in her favor fifteen years earlier should have expired in 2007. Subsequently, they took her to court until the Supreme Court ruled in their favor in March 2025. The legal basis of the ruling is that the second subrogation of the contract, once the original holder and their spouse have died, can only last a maximum of two years, unless the cohabiting descendant has a recognized disability of over 65%. Mari Carmen, at 87 years old and with reduced mobility as a result of several hip operations, has a recognized disability of 50%, which has nullified the rights acquired during fifteen years of unchallenged subrogation (Sindicato de Inquilinas, 2025).

It should be noted that if the contract had been signed today, both of Mari Carmen's parents would have appeared as holders of the initial contract, and the subrogation in her favor would have been considered a first subrogation, thus keeping the contract in force. The markedly sexist laws of the Franco era caused the original contract to be signed only by the father, denying contractual rights to women within marriage (Sindicato de Inquilinas, 2025).

Currently, the eviction remains suspended, although it could resume, which would place Mari Carmen in a situation of maximum social exclusion without a guaranteed housing alternative. **This case reflects the interaction between gender inequality, old age, and urban precarity**,

showing how older women bear structural disadvantages in accessing and remaining in housing.

The case of Mari Carmen should not be interpreted as an isolated incident, but as the concrete expression of a much broader structural process. In Spain, during the last fifteen years, approximately 735,560 judicial evictions have been executed, affecting nearly 1,838,900 people. This implies that 3.8% of the population has lost their habitual residence between 2008 and 2023 (ODESCA, 2024). These figures explain why the right to housing has become one of the main focuses of social conflict and why campaigns like Stop Desahucios have become central references in citizen struggles since the bursting of the real estate bubble.

The financialization of housing has transformed a basic right into a speculative financial asset, not only in Spain but on a global scale. However, the Spanish case presents especially serious features, as successive legal reforms have systematically benefited financial institutions, investment funds, and large real estate companies. This bias has manifested both during the mortgage crisis that began in 2008 and in the current rental crisis, especially accentuated since 2016.

Faced with this situation, organized civil society has repeatedly promoted legislative changes aimed at guaranteeing the right to housing. However, these measures have been partial, limited in time, and confined to certain territories. In Catalonia, for example, Law 24/2015 was approved, the result of a popular legislative initiative, which incorporated protection mechanisms for vulnerable people and families, such as the obligation to offer social rent in cases of eviction for non-payment of rent and, in certain cases, in situations of occupation of homes belonging to large holders. However, the Constitutional Court annulled part of these articles, leaving the law without some of its most protective instruments. Even so, other measures, such as rent control, are applicable in Catalonia and other Spanish cities. Despite this, in those autonomous communities governed by the Partido Popular and Vox, this type of regulation has not been developed or applied.

In this context, **the opacity in the transfer of properties and mortgage debts has made it extremely difficult to protect the rights of affected persons**. One of the key mechanisms has been the violation of the right of redemption of debtors, included in the Civil Code. This right would allow affected persons to cancel their debt by matching the price at which it had been sold to a third party. However, banks and opportunistic funds have deployed legal and administrative mechanisms to avoid informing debtors, especially when credits are sold in packages at prices far below their nominal value (Gabarre, M. ODESCA, 2022).

This market model has been possible thanks to the covert privatization of the public housing stock and the absence of effective regulation of the rental market. As a consequence, hundreds of thousands of people have been excluded from access to ownership and exposed to a market dominated by small landlords and large investors, without the State having deployed sufficient compensation or protection mechanisms. This process is comparable to what Rory Hearne described as the "housing shock" in Ireland, where the crisis was used as an opportunity to reconfigure the housing system for the benefit of private capital (Gabarre, M. ODESCA, 2022).

Faced with this scenario, social movements and organizations have emerged such as the Plataforma de Afectadas por la Hipoteca, the Sindicato de Inquilinas, and various neighborhood networks, especially present in cities like Barcelona, which have played a key role in defending the right to housing. These groups have questioned the neoliberal narrative that associates public housing with urban decay. The example of Vienna demonstrates precisely the opposite: sustained public housing policy can generate cohesive, prosperous cities with high levels of quality of life (Gabarre, M. ODESCA, 2022).

In summary, the case of Mari Carmen allows us to diagnose how the combination of discriminatory historical laws, land financialization, and insufficient state protection generate structural inequalities in access to housing. This phenomenon affects women with greater intensity, evidencing the need for policies that guarantee residential security, gender equity, and protection against abuses in the real estate market.

3. La Morada: Deminist housing in use rights in Barcelona

In 2024, construction work was completed on La Morada, a **pioneering cooperative housing project in use rights, both for its feminist character and its model of access to housing**. The project proposes forms of coexistence and redistribution of care and affections that question the hegemonic family and couple model, incorporating the experiences of sexual and gender dissidence. Likewise, it is developed on private land outside the speculative market, which reinforces its non-profit vocation (Barcelona City Council, 2025).

The promoting group shares a trajectory of feminist and queer activism and is articulated through affective, convivial, economic, and professional ties. However, the central axis of the project is the need to access decent, affordable, and sustainable housing, together with the desire to materialize a collective model of organizing life and care. This motivation led the group to constitute itself as a housing cooperative in the spring of 2018 (La Morada, 2026).

La Morada is a housing cooperative in use rights located in the Roquetes neighborhood of Barcelona. The project is developed on a private plot owned by the Fundació La Dinamo, which was awarded in 2018 through an open call, with the aim of building twelve officially protected homes.

The architectural design has been developed in parallel with a participatory process with the future users, from which a shared imaginary of coexistence has been defined. **This collective vision has conditioned both the common spaces** and the homes, prioritizing the entry of natural light, the relationship with the exterior, and the creation of meeting spaces. In this sense, lower buildability was chosen in favor of a large interior patio and generous walkways that function not only as circulation elements but also as community spaces (La Col, 2026).

The cooperative members have a right to use the homes for 70 years, which is equivalent, in practice, to a lifetime right of use. Ownership is collective and belongs to the cooperative, so it is not possible to sell or rent the homes to third parties. To access the project, users made an initial contribution of approximately 27,000 euros, recoverable in case of departure, and pay monthly fees of between 700 and 800 euros (Infobae, 2024). This model represents a substantially different way of understanding access and tenure of housing, detached from speculative logic.







In Catalonia, especially in Barcelona, public policies have been promoted in recent years that facilitate the development of housing cooperative projects, such as land cession. Despite this, this model remains little known to a significant part of the population. However, it has a long trajectory and consolidation in countries like the Netherlands, Austria, Switzerland, Uruguay, or Canada.

According to data from the Confederación de Cooperativas de Viviendas y Rehabilitación de España (Concovi), in 2022 there were 10,799 cooperative homes in Spain, representing a decrease of 14% compared to 2021, when the highest recorded figure was reached. This reduction is mainly explained by difficulties in accessing land and the decrease in construction supply (Infobae, 2024).

In the current context of housing crisis, marked by rising prices and residential insecurity, the use rights model offers stability, affordability, and security. The possibility of residing in a home indefinitely, without the uncertainties typical of the rental market, allows for the development of long-term life projects and reinforces personal self-determination. As some users express, "the feeling of being able to build a stable life project is a luxury."

Furthermore, architectural quality, climate comfort, relationship with the neighborhood, and participation in collective decision-making contribute to a substantial improvement in quality of life and the empowerment of residents. In this way, the cooperative use rights model more effectively guarantees the three pillars of the right to housing (quality, affordability, and stability) and offers a viable alternative for profiles with difficulties accessing the private market (Sostre Cívic, 2025).

The model of cooperative housing in use rights, widely extended in countries like Denmark or Uruguay, is characterized by two fundamental elements: collective ownership and the right of use. In Catalonia, this model has been promoted since 2004 by entities such as Sostre Cívic as an alternative of social interest to traditional ownership and rental models (Sostre Cívic, 2026).

Collective ownership implies that the cooperative is the permanent owner of the homes, which prevents their transformation into private property and avoids any form of real estate speculation. At the same time, it fosters a democratic and participatory organization, in which the residents are co-owners of the project and actively participate in its management. Since the right of use is established for an indefinite period, members can reside in the cooperative throughout their lives. This allows them to have a stable home rooted in the territory, from which to develop their own life project sustained by community ties and a logic of collective sustenance of life (Sostre Cívic, 2026).

In this sense, experiences like La Morada demonstrate that the commodification of housing is not an inevitable process, but the result of specific political, economic, and regulatory decisions. Cooperative housing in use rights is thus configured not only as a housing solution but also as a tool for social transformation that allows challenging the speculative logic of the real estate market. Through collective ownership, residential stability, and community organization, these projects expand the possibilities of guaranteeing access to decent housing and advancing towards models that place life, care, and social interest at the center of housing policies.

Conclusions

The increase in public, cooperative, and affordable housing stock is not just a matter of housing policy, but an imperative to guarantee the right to housing for women and the population in general, especially for those facing residential discrimination or economic limitations. The European Investment Bank (2024) recognizes that public and social housing constitutes the "essential infrastructure that responds to a need and a fundamental right" and that it **"reduces the wage gap,"** underlining its relevance as a tool for social and gender justice.

The European Affordable Housing Plan represents significant progress in mobilizing community resources to increase the supply of affordable housing. However, the absence of clear criteria on the conditions that these homes must meet and on how to **guarantee their affordability risks excluding the most vulnerable**. Organizations such as FEANTSA (2025) warn of the risk that aid for affordable housing may displace aid for social housing, a phenomenon that reflects how States prioritize market solutions over social rights and perpetuate inequality, especially affecting women, who have historically suffered the feminization of poverty.

This shift contravenes the recommendations of the European Committee of Social Rights, which establishes that social housing should be directed to the most disadvantaged. Therefore, it is essential that the configuration of the social housing stock incorporates **inclusive and feminist guarantees**, considering the design of common spaces, quotas adjusted to personal situations — such as women victims of gender-based violence, single-parent families, older women living alone, or migrant women affected by housing racism— and protection against speculation that threatens residential stability.

The increase of this stock will be limited if the **financialization of housing** is not halted, a process in which the human right to housing becomes an investment good that generates large profits for investment funds and global financial actors, displacing those who lack capital. Anti-speculative policies that protect tenants, contain prices, and facilitate the acquisition of social housing by public administrations, cooperatives, and non-profit entities are essential to reverse these structural dynamics.

There are examples of these measures in other contexts. In the Netherlands, the Purchase Protection Act (Wet opkoopbescherming) prohibits renting out acquired properties that were not previously rented or were rented for less than six months, for four years after purchase. In Catalonia, a similar proposal is being debated for more than 271 municipalities, where 90% of the population resides, which would limit the purchase of homes by companies and large landlords (with five or more properties) to habitual residence or entire buildings for rent at limited prices (Observatorio DESCA, 2026).

The combination of these measures would make it possible to **increase the public and social housing stock**, protect the most vulnerable residents, and strengthen women's right to housing. Furthermore, it would contribute to reducing wage gaps and improving work-life balance, demonstrating that the struggle for decent housing is inseparable from gender justice and the fight against structural inequalities imposed by financialization and the market. Guaranteeing access to adequate housing for all women is not just a matter of urban policy, but a key step towards a more just, equitable, and feminist society.

Recommendations

1. **Increase public and cooperative housing stock**
   Build and acquire permanent public and cooperative housing, with priority for women victims of gender-based violence, single-parent families, older women living alone, and migrant women suffering residential discrimination.

2. **Implement anti-speculative policies**
   Limit the purchase of homes by investment funds and large landlords. Draw inspiration from models such as the Purchase Protection Act in the Netherlands and the proposal in Catalonia, ensuring that vulnerable groups, especially women, are not displaced.

3. **Guarantee access to social housing**
   Prioritize the most disadvantaged groups and ensure gender criteria and quotas that protect women in vulnerable situations.

4. **Design spaces with a feminist perspective**
   Incorporate the gender perspective into the design of common spaces, promoting safety, functionality, and the active participation of women in housing management.

5. **Facilitate access to credit and inclusive financing**
   Create adapted credit mechanisms for women and vulnerable groups, reducing economic barriers and ensuring that aid does not displace social housing in favor of affordable housing.

6. **Reduce economic burden and housing precarity**
   Regulate rental prices and offer targeted subsidies for families and women heads of household, ensuring they can maintain their homes in adequate conditions.

7. **Monitor and evaluate the impact of housing policies**
   Generate statistics disaggregated by gender and family situation, to assess how housing policies affect women and other vulnerable groups, guaranteeing an intersectional approach.

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General conclusions



The comparative analysis of the Middle East and North Africa, Latin America, and Europe shows that urban inequalities are not mere consequences of economic factors, but deeply rooted power structures. In this context, women —especially those who are heads of household, on low incomes, or belonging to vulnerable communities— disproportionately experience housing precarity and residential insecurity (Frisancho, Bustelo & Viollaz, 2023; HIC AL, 2025; HLRN, 2025).

In the **MENA region, the gender wage gap, together with the absence of inclusive public policies and protective regulatory frameworks, turns women into structurally vulnerable subjects** in the housing market, forced to resort to informal solutions or to over-indebtedness to sustain their survival in hostile urban contexts (HIC AL, 2025; HLRN, 2025). This scenario shows that urban inequality is not accidental, but the result of economic and political systems that prioritize capital accumulation over the reproduction of life.

In **Latin America, the experiences of Social Production of Habitat and housing cooperatives** show that collective organization and self-management can constitute **effective instruments of resistance against the speculative market**. However, these movements **are not exempt from internal tensions**, as **patriarchal hierarchies** persist in ownership, decision-making, and the distribution of community and domestic work (Ortiz Flores, 2012; FUCVAM, 2016). The experience of the Cooperativa Amapolas demonstrates that when women and dissidents assume a central role in community organization, they not only guarantee access to housing but also challenge traditional norms of care, social reproduction, and property (Frisancho, Bustelo & Viollaz, 2023).

In Europe, the **housing crisis** shows how **financialization, privatization of the public stock, and touristification have intensified residential exclusion**, disproportionately affecting women, especially those who are heads of household, victims of violence, migrants, or members of minorities. The recent initiative of the European Affordable Housing Plan shows the need for public policies with a gender and intersectionality perspective that recognize housing as essential infrastructure for social reproduction and urban justice. The cases of Mari Carmen in Madrid and the La Morada cooperative in Barcelona show two complementary realities. On the one hand, t**he financialization of housing expels older women, single women, or heads of single-parent households from access to a safe and stable space, reproducing social exclusion and structural vulnerability** (Sindica-

to de Inquilinas, 2025; ODESCA, 2024). On the other hand, **feminist cooperative housing in use rights emerges as a strategy of resistance that prioritizes autonomy, collective life, and the sustenance of care against the speculative logic of the market** (Sostre Cívic, 2025; La Morada, 2026).

Transversally, the analysis of the three regions allows identifying common trends:

The commodification of housing and urban speculation reproduce structural inequalities that disproportionately affect women, older people, and single-parent households.

Structural gender violence materializes in housing precarity, residential exclusion, and limitations in access to property or use rights, evidencing that the right to housing is not exercised under conditions of equality.

Community, cooperative, and feminist organization emerges as a significant mechanism of empowerment, guaranteeing not only access to housing but also redistribution of care, democratic participation, and resistance to market logic.

Partial or fragmentary public policies, when lacking a gender perspective, tend to reinforce existing inequalities and normalize the structural vulnerability of women and girls.

In summary, **guaranteeing the right to housing and the city requires redefining urban policy from a feminist perspective that places life, care, and social reproduction at the center of public action**. The evidence in MENA, Latin America, and Europe demonstrates that urban inequality is a political problem and not merely a technical one, and that there are viable transformation strategies when women and dissidents occupy a central role in the production of habitat (Ortiz Flores, 2012; Frisancho, Bustelo & Viollaz, 2023; HIC AL, 2025; HLRN, 2025; Sindicato de Inquilinas, 2025; Sostre Cívic, 2025; ODESCA, 2024).

Ultimately, the comparative analysis shows the need to rethink urban and housing policies through a paradigm shift: abandoning the centrality of market logic and placing the sustainability of life at the center of public action. Guaranteeing decent housing does not only mean securing a material good, but enabling the existence of a home from which people can reproduce their lives, build bonds, exercise care, and fully develop as social subjects.

As Silvia Federici warns, the reproduction of life has historically been subordinated to economic accumulation, while the approaches of Joan Tronto underline the need to organize societies around care as a fundamental democratic principle. In this sense, moving towards more just cities requires recognizing housing as essential infrastructure for social reproduction and not as a financial asset. The experiences analyzed in MENA, Latin America, and Europe show that when care, cooperation, and collective organization are prioritized, alternatives emerge capable of challenging structural inequalities and opening paths towards urban models oriented towards well-being, autonomy, and social justice.





