

## AT HOME IN THE WORLD

Ann Ziebarth, HERA 2010 President

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Housing Education and Research Association (HERA) members are in a unique position to make a difference for the lives of individuals and families as well as improving communities around the world. Yet, for many of us the global nature of housing is rarely considered in our everyday work. The purpose of this commentary is to articulate the dual nature of housing as both local and global; grounded in place, yet influenced by global factors. As we move toward the second decade of the 21<sup>st</sup> century it is my hope that we will expand our thinking, extend our research, and develop our teaching strategies to encompass the global—as well as the individual, family, and community—aspects of our work.

As a starting point, I often find myself attempting to explain what “housing studies” is to potential students, employers, and funders. Over time I have developed a simple image of a triangle in a box to provide a visual summary of the field (Figure 1). Housing is the interaction of places, people, and processes within a context of demographic change, environmental situations, economic realities, and political processes. This simple diagram provides a framework with which to discuss extremely complex housing issues such as the effect of U.S. subprime lending and mortgage foreclosures on a global recession or the role of global climate change on a household’s decision-making for purchasing a refrigerator.

Within the diagram, the housing triangle identifies housing as an interaction of place, people, and processes. Place refers to the physical aspects of housing based on the “bricks and sticks” of a residential building

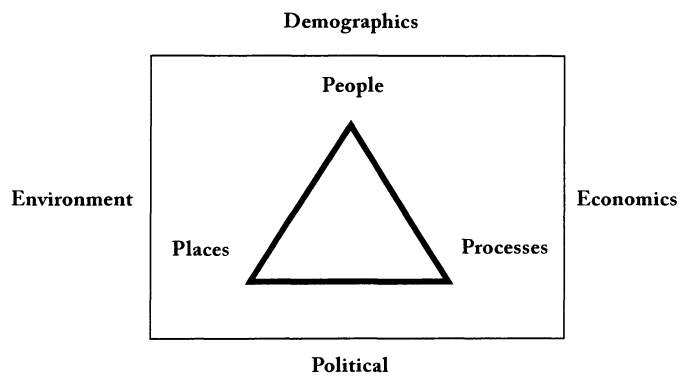
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*HOUSING AND SOCIETY*, Volume 36, Issue 2, Pages 137–147.  
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*HOUSING AND SOCIETY*, 36(2), 2009

and the location of that structure on a particular site. Processes focus on the temporal, legal and political factors that impact housing including the provision, maintenance, and demolition of the housing stock, systems of financing, and technological changes that occur over time. The category of people encompasses the ideas of who lives where, differential housing outcomes among social groups, the psychological and social components of one's dwelling place, as well as the impact of housing places and processes on residents' health and household finances.



**Figure 1. Framework for Housing in a Global Context**

Beginning with the idea of housing as a “place,” a particular building in a particular location, housing is literally grounded making it appear to be primarily a local phenomena. Yet, global factors influence housing outcomes as a place. A recent series of New York Times articles reported that 60,000 to 100,000 homes would need to be demolished as a result of tainted drywall (Wayne, 2009). The damaged homes differentially affected selected neighborhoods and regions of the country as the homes were primarily located in Florida, Louisiana and Virginia where widespread destruction after hurricanes led to rapid rebuilding. The drywall used to construct many of the homes emitted a hydrogen sulfide gas that in combination with formaldehyde has been linked to negative health effects for residents, the corrosion of metal pipes, failed electrical outlets and persistent foul odors in the homes.

The process of housing construction has a role in this case as well. The sourcing of construction materials today is a global business. One of the companies targeted in lawsuits regarding the tainted drywall was a firm based in Germany with manufacturing plants in China. This example highlights how the very local aspect of residential construction is tied to a global system of materials supply.

In the tainted drywall case, the result of the housing as a place and a process directly impacted residents' well-being in terms of physical health, financial outcomes, and psychological stresses. Occupants who became ill as a result of the bad drywall had to abandon their homes and faced financial hardships as they were required to continue to pay mortgages and property taxes on the unlivable properties. These social and psychological aspects of housing and home tie with the third leg of the triangle—people.

The triangle that explains housing as the interaction among places, people and processes must however be placed in the context “box” of demographics, environmental conditions, economic structures, and political policies. Selected populations were affected by the situation. Environmental factors were critical as the problem was particularly located in areas damaged by hurricanes where the rapid rebuilding resulted in use of materials that led to indoor air quality hazards for occupants. The globalization of the U.S. economy means that we now rely on materials from around the world rather than locally produced sources. Finally, the problem has become political with the Internal Revenue Service ruling against property tax relief for homeowners and the U.S. Consumer Product Safety Commission investigating the problem. A federal class action lawsuit has been filed in the U.S. District Court in New Orleans against an international corporation that manufactured some of the tainted drywall.

As the example of the imported drywall shows, critical global trends impact housing at the local level. In this next section I focus on five specific global trends and how these trends impact local housing issues.

***Trend 1: Demographics: Population changes, migration and immigration***

The number of people on the planet continues to rapidly increase and the fastest growing segment of the population are the elderly. According to the U.S. Census Bureau International Data Base, every hour of every day over

15,000 babies are born in the world. At the same time slightly fewer than 6,500 people die resulting in an hourly population increase of 8,883 people around the world. Providing shelter with basic services for the ever increasing population is one of the world's most pressing challenges.

Not only is the global population increasing, it is aging as well. By the year 2050, the number of people age 60 or older will exceed the number of children for the first time in history (United Nations, 2002). In 2000, 10% of the world's population was elderly; in 2050 it is projected to reach 22% (WHO, 2007). Meeting the housing needs of an aging population is becoming a priority for many countries. To assist with this process the World Health Organization has developed a guide to global age-friendly cities (WHO, 2007). The age-friendly city guidelines have been adopted by municipalities around the world as a means of integrating planning, social services, and community development to address the needs of residents throughout the lifespan. The housing checklist focuses on affordability, essential services, design, modifications, and maintenance of the housing stock. Community factors are also included such as aging in place, community integration, housing options, and the overall living environment. Bringing the knowledge of global population trends to the development of practical suggestions for cities and neighborhoods that result in improved living situations for older adults again links the global to the local in terms of housing outcomes.

The third critical global population trend is the continuing migration of people from rural to urban places. Since about 2007, the world's population is primarily urban rather than rural. The motivation for moving to the city focuses on individual migrants' hope for a job, better health care, and improved educational opportunities. Once there, rural migrants often face even worse poverty and extremely precarious housing. In Caracas, more than half the total housing stock is squatter housing; in Cairo rooftops are crowded with makeshift tents, shacks, and mud shelters. Mexico City faces overwhelming environmental problems from air quality to solid waste management. Of the more than 10,000 tons of waste generated each day in Mexico City, estimates indicate that at least one quarter is dumped illegally (Abhat, Dineen, Jones, Motavalli, Sanborn, & Slomkowski, 2005). Perhaps as many as three million people living at the edge of the city do not have access to sewers.

The concentration of population has led to critical challenges regarding the provision of basic shelter, water and sewer services, as well as garbage and refuse management. The outcomes of this concentration for public health are dire. In addition, the population shift has also left rural areas with lower quality housing stock and fewer resources with which to address local housing needs, and less social capital to address the local housing problems.

Population mobility is not limited to internal migration. One in every 35 persons in the world is an immigrant; approximately 3% of the world's population, 192 million people, live outside their place of birth. They not only move to cities, but across national borders as well. Many are refugees, some are economic migrants, but all of them are seeking safety, security and a better life for themselves and their children. In small communities throughout the Midwest and Southeast regions of the U.S. immigrants are key to economic development and maintaining local schools. At the same time the diversity of the population has resulted in conflicts over overcrowded housing, plans for affordable housing development, and differences in lifestyles. The local situation is impacted by global demographic trends.

***Trend 2: Land ownership, property rights and land reform***

Property rights and legally protected land ownership are, for the most part, taken for granted in the U.S.. Yet, for many regions of the world access to land and ownership is a disputed issue. Post-colonial countries are engaged in land reform policies that put large tracts of land into challenged ownership and redistribution of land resulting in social disorder and violent conflict. Zimbabwe, for example, has been engaged in a process of land redistribution since 2000. Under British colonial rule and the subsequent white minority government the vast majority of productive agricultural land was allocated to whites while the native Black population was relegated to marginal tribal reserve lands with common ownership (Human Rights Watch, 2002). In spite of ongoing conflicts and violence, the current president, Robert Mugabe vows to continue his land reform program (Voice of America, 2009).

Post-colonial land politics seems somewhat remote to most Americans, yet the racial disparity of land ownership resulting from our history remains a persistent, pernicious problem. The U.S. Census Bureau reported that in

2005, 68.8% of all housing units occupied by whites were owner-occupied; this is in stark contrast with 48% of Black households. Minority ownership of agricultural land ownership is even more racially and ethnically biased with 98% of all privately owned acres owned by Whites (Gilbert, Wood, & Sharp, 2002). Among the many concerns about land ownership is the ability to promote intergenerational transfers of wealth. Among African Americans who are rural landowners, about 80% do not have estate plans. When an individual dies without a probated will his or her property becomes heir property (Dyer, 2007). The land is then passed down according to state law to the deceased landowner's family members, who inherit the land communally. Management of heir property is difficult and frequently results in unpaid taxes or partition sales. These practices result in further vulnerability of minority landownership. Thus, racial disparities in property ownership is local as well as global.

***Trend 3: Social conflicts, domicide, migration, immigration, diaspora, discrimination***

Warfare, whether it is international conflicts, ethnic disputes or civil wars, has direct and indirect implications for global housing. The threat to individual safety and security results in forced migration, abandonment of homes, and cross-national immigration. One of the primary strategies of warfare is domicide, the deliberate destruction of dwellings as a means of controlling territory. From Afghanistan to Yeman, the strategy of demolishing the enemy's homes has exacerbated internal migration and international immigration. The number of refugees worldwide, as reported by the Office of the UN High Commissioner for Refugees, was 11.4 million people in 2007. Threats from conflict-related emergencies, climate-induced environmental degradation, and bad governance all increase the likelihood of increasing numbers of refugees and asylum seekers worldwide (Cumming-Bruce, 2008).

While less than 10% of annual immigration to the U.S., refugees comprise a distinct component of the foreign-born populations in some metropolitan areas (Singer & Wilson, 2007). Traditionally, refugees tended to enter the country through major "gateway" cities following general immigration patterns. In recent years, however, refugees follow a more

dispersed resettlement pattern. Some locations, such as Fargo, North Dakota, and Sioux Falls, South Dakota are home to large numbers of refugees even though those locations do not necessarily attract other immigrants. Some communities feel overwhelmed or unprepared to accommodate additional refugees. As many arrive with limited language skills and very few resources, locating housing is an immediate and critical need of these newcomers. Refugees may find housing discrimination to be a particularly difficult reality and one in which local communities may lack the political will to address. Again the local and global collide.

***Trend 4: Globalization of the economy***

Mortgage markets are both a local consumer market and a global investment market. As a result, the U.S. mortgage foreclosure crisis that caused more than 3 million American families to lose their homes in the past three years has global implications as well (Simon, 2009). The mortgages from borrowers who bought a home or refinanced their existing one are typically sold to the secondary market by the lender. The secondary market institutions then pool the loans, parceling out component parts of the loans and repackaging them, and offering investors worldwide opportunities to purchase securities based on U.S. mortgage components, such as principal packages or interest packages (National Public Radio, 2008). Each step of the lending process results in a profit (or loss) for the firms involved. On the global level, the large number of loans that went into default resulted in millions of dollars in losses on U.S. asset-backed securities. As a result banks in the United Kingdom, Holland, and other European countries collapsed.

The mortgage foreclosure crisis comes back to haunt local neighborhoods and borrowers as well. Households at risk of foreclosure are encouraged to seek counseling and attempt to negotiate their loans for a more realistic terms and payments. Yet, in many cases the “owner” of the mortgage is unidentifiable as the loan itself was partitioned upon sale in the secondary market. The borrower pays his mortgage to a firm that services the loan, as the loan is held by multiple entities that hold pools of mortgage components.

***Trend 5: Climate change, global warming, & healthy homes policies***

The changing climate has direct and specific impacts for housing. Global warming is already severely impacting life among the vulnerable population worldwide living in informal settlements, especially those located in tropical regions of the world (Perkins, 2006; Williams, 2009). The impact of global warming is already apparent in coastal zones where the rise in sea level is a major concern (Environmental Protection Agency, 2009). Rising sea levels result in damage to coastal wetland ecosystems increasing the vulnerability of coastal areas to flooding during storms. Global change contributes to climate variability that impacts agricultural production and access to food. Water shortages are a problem as glaciers recede and droughts occur. Food insecurity and lack of available water exacerbate global migration with the resulting problems of population concentrations and housing shortages.

True to its name, global warming isn't merely a third world issue, it's a global one and the responses are global as well. At the UN Climate Conference, held in Copenhagen in December 2009, the goal was to determine how much the industrialized countries are willing to reduce their greenhouse gas emissions, how much developing countries like China and India are willing to limit the growth of their emissions, what will it cost to reduce such emissions and how will be financed (von Bulow, 2009). The United States has agreed to contribute \$10 billion to assist developing countries and to reduce our own greenhouse gas emissions 17% from the 2005 levels by 2020. Developing countries are suggesting that the U.S. be expected to reduce levels by twice that amount (Poulsen, 2009).

Whatever the level of effort put into addressing global warming and climate change, housing will be a key component to the response. Technology is already available to assist in the efforts. For example, in 2006 the first zero energy home costing under \$200,000 was built in Oklahoma (Oliver, 2006). In addition to moving toward lower energy use in new construction there will need to be changes made to our existing housing stock. The U.K. House of Commons in 2008 published a report on existing housing and climate change. They estimate that the 26 million homes in the United Kingdom "emitted 41.7 million tones of carbon dioxide in 2004, representing more than a quarter of the UK's emission" (House of Commons, 2008, p. 3). One can

expect a similar level of impact in the U.S. A will to invest in existing homes that reduce the “carbon footprint” is critical. Investments in energy efficient housing improvements however can have impacts for indoor air quality when not done appropriately. Radon, mold, mildew, and formaldehyde emissions are all potential health hazards in homes that have been poorly built or retrofitted. Housing researchers and educators are at the forefront of efforts to address the needs of healthy homes that are energy efficient and affordable—and contribute to a more sustainable planet.

### Conclusions

The examples of global trends and the local housing impacts presented here highlight the dual nature of housing. Twenty years ago Carole Makela and Patricia Tipple called for housing educators and researchers to internationalize their housing programs (1989). We are still striving to expand our curriculums, our extension programs and our research activities to provide answers to the problems that face the globalization of housing. Bringing the global to the local is essential. It is up to us to take the challenge.

Our theme for the upcoming 2010 HERA Conference is “At Home in the World”. I encourage us all to consider a global perspective as we prepare papers and posters to share at the meeting. In addition, I am proposing a “Presidential Session” dedicated to papers on international housing issues as part of the conference agenda. I look forward to a lively discussion about being at home in the world when we meet in Portland, Oregon in November.

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