

Evaluation study

# The social value of housing 2024



# Purpose of the study

## The social value of housing?

To identify the improvements to the **quality of life** after receiving a home.

By grouping the results according to the rings from the Metropolitan Area of Asuncion, we can understand the differences in access to opportunities from those living in urban areas (first ring) and peri-urban areas (second ring) .

To provide evidence and to understand **how housing** becomes a **trigger of the social fabric** and what other factors are driven by it.

Helping us to...



Improve our programs



Influence public policies



Improve knowledge in the sector



# Population and territory of the study

Target population  
**389**

Using simple statistical sampling with probability proportional to size (with replacement) with 90% confidence and 5% margin of error.

Represented by a sample of  
**175**

benefited with  
**new homes**  
between  
**2016 and 2017**

from  
**3 projects**  
from HFH Paraguay in partnership with Vision Bank (currently Ueno Bank) and Banco Itaú



Distributed in 16 cities grouped in:

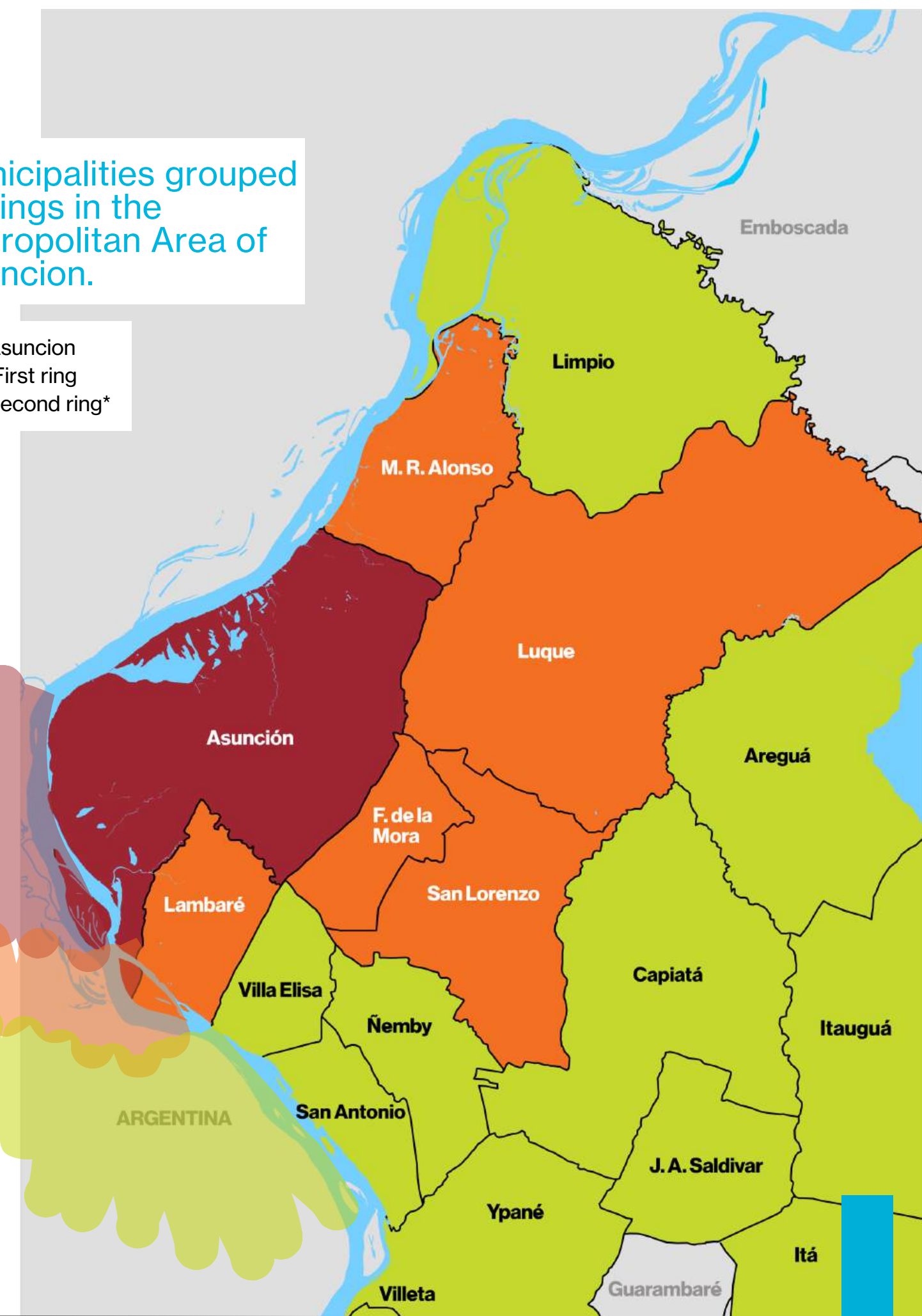
- Asuncion
- First ring
- Second ring



Distribution of the surveyed population by rings. In percentage

Municipalities grouped by rings in the Metropolitan Area of Asuncion.

- Asuncion
- First ring
- Second ring\*



\*For the purposes of this study the cities of Aregua, Itauguá, Itá, J.A. Saldivar, Ypané, Villeta and San Antonio are considered part of the second ring.

# Methodology of the evaluation

Quantitative and qualitative research design

## Areas of study

Sociodemographic and economic characteristics of the people interviewed and their family units



Housing and basic services



Access to the city



Livelihoods

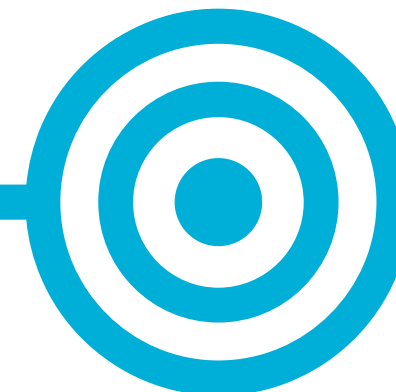
## Phases

Creation of an evaluation committee

- Training for surveyors
- Telephone surveys
- Analysis of inconsistencies
- Processing in SPSS

- Evaluation design
- Instrument in Kobo Toolbox
- Sample calculation and allocation

- Dissemination of preliminary results
- Analysis with the evaluation committee



# Findings





## Average sociodemographic characteristics of the population of the study

No. of members per family 4.  
59.5% male heads of household  
40.5% female heads of household  
Average age 43 years.

### Academic degree

62.1% of women completed their university education.  
47.4% of men completed their university education.  
**Statistically significant difference:**  
Between the academic level (university education completed) and residence ring.  
66.2% of residents in the first ring.  
45.2% of residents in the second ring.

### Average monthly family income

Average Gs. 7,103,988  
(2.6 times higher than the minimum wage in force in 2023).  
**Statistically significant difference:**  
Between the income of households with male heads and households with female heads (around one minimum wage less for households with female heads).  
Male-headed households Gs. 8,206,701.  
Female-headed households Gs. 5,483,333.



## Housing and basic services

### Use of house

93.5% use their home to live in.  
3.5% use their home to rent it.  
3% live in their homes and use them for commercial activities.

### Land tenure

93% with title deed when moving into the home.  
7% carried out the process to obtain legal documentation.

### Improvements made

53.5% of homeowners carried out some type of improvement or maintenance on their homes.

### Electrical energy

95.1% have regular access to electricity.  
4.9% do not have a connection to ANDE (National Electric Administration) with a meter.  
12.3% of people report that their power is cut off between 1 or 2 days per week.

### Access to water

73% through private water companies or sanitation boards.  
27% through ESSAP (Sanitation Services Company Paraguay).  
20% of people report that their water supply is cut off between 1 or 2 days per week.

### Drinking water consumption

76.2% buy bottled water for their family's consumption.  
22.7% consume tap water without a filter.  
4.9% consume tap water with a filter.

### Sewage system

97.5 use a cesspool.  
2.5% have access to a sewage system.

### Garbage disposal

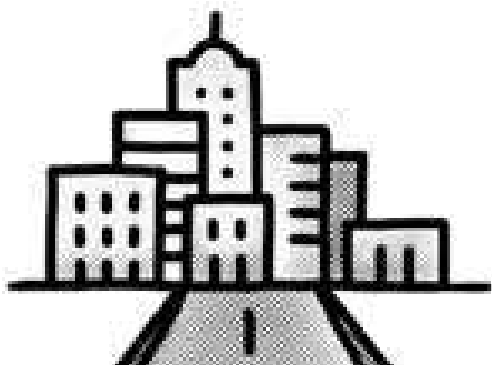
95.1% use private or public collectors.  
3.1% use other methods.  
1.8% bury or burn garbage.

### Internet access

90.2% access to router or fiber optics.  
40.5% cell phone access.  
11.6% indicate that the quality of service is average or terrible.

### Transport and roads

92% have access to public transportation and nearby stops (5 blocks).  
73% stated that the roads surrounding their homes are limited or not accessible.



## Access to the city

Measuring travel times.

### Workplace

52.1% work in the same city where they live.  
47.9% work in a different city than where they live.

**Statistically significant difference:**

Travel time between homes in the first and second rings  
33 minutes average for residents of the first ring.  
75.4 minutes average for residents of the second ring

### Educational centers

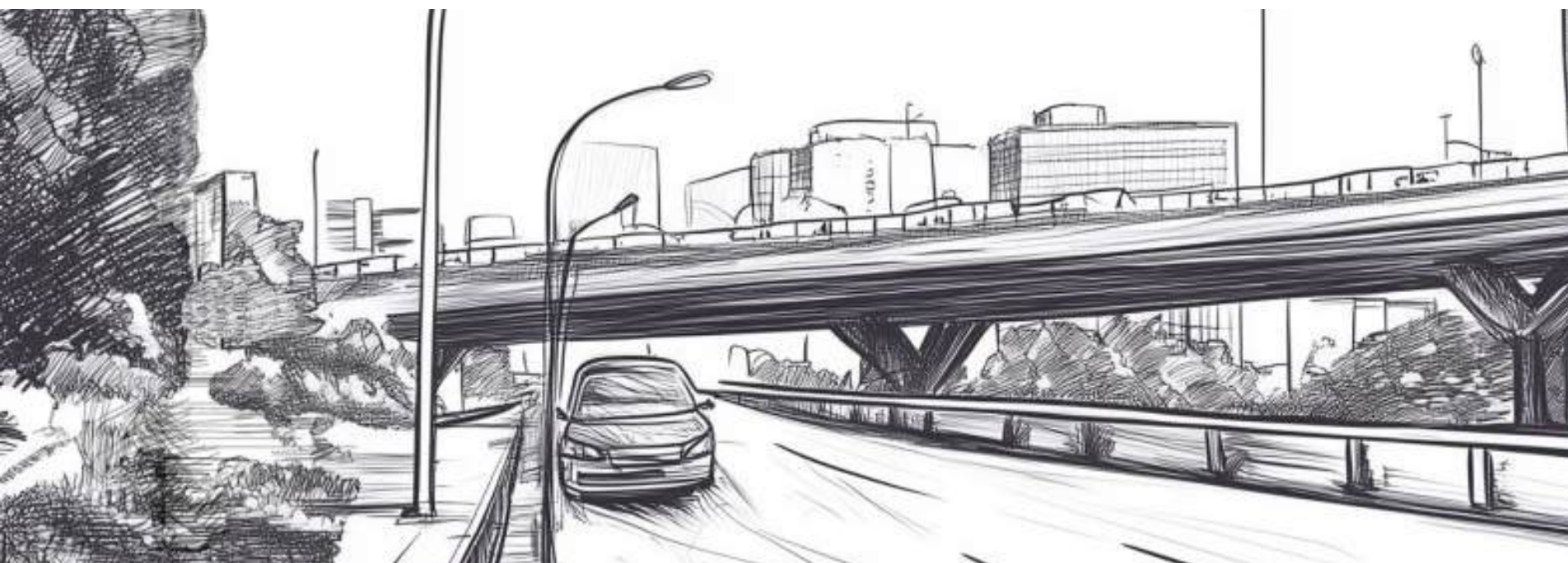
20-30 minutes average within the same city where they live.  
70-90 minutes average outside the same city where they live.

### Medical centers

25 minutes average within the same city where they live.  
40 minutes average outside the same city where they live.

### Supermarkets

15 minutes average.



## Livelihoods

### Physical capital

High satisfaction with housing and infrastructure.  
Medium satisfaction with community infrastructure.

Statistically significant difference:  
Greater satisfaction among people in the first ring.

### Financial capital

Average rating regardless of gender of the head of household or location on the ring.

### Social capital

Average rating regardless of gender of the head of household or location on the ring.

Physical capital measures the level of basic infrastructure and production assets needed to support livelihoods. It consists of housing and infrastructure (cost, quality, suitability and appearance of housing) and community buildings and constructions (cost, quality and suitability of community buildings and constructions).

Financial capital measures the level of financial resources available to meet one's livelihood needs. It is composed of income, expenditure, savings and investment (how much of the family income received helps cover basic needs, savings and investing), and access to sources of financing (banks, cooperatives, social assistance institutions, other people, etc.).

Social capital measures the level of social resources available to achieve livelihoods. It is composed of community organization (qualities and conditions that make community management possible); relationships of trust and collaboration (reciprocity and exchanges that facilitate cooperation and promote well-being through joint work); and external networks and links (establishing relationships and building networks with local governments, NGOs and people outside the community).



**What are the  
existing  
differences  
between  
living in the first  
ring and the  
second ring?**



# Development factors that drive city living

Based on the Evaluation Study "The social value of housing" • 2024



## Those who live in peri-urban areas, compared to those who live in urban areas...

- Living in the first ring
- Living in the second ring

### They spend 2.3 times more time commuting to work

People in the second ring spend 75 minutes a day while those in the first ring spend 33 minutes. This represents a statistically significant difference.

1 They travel more to reach better hospitals



2

They are less satisfied with their level of community buildings and constructions

This level is high for people in the first ring and medium for those in the second, which represents a statistically significant difference.

3



4

They have fewer opportunities to work and live in the same city.

72.9% of the heads of household in the first ring live and work in the same city, while 33.3% of the heads of household in the second ring do not work in the same city in which they live.

5

They have fewer opportunities to study in the same city



...preventing them to achieve...



### Higher educational levels

In the first ring, 66.2% of people completed an university education, while in the second ring, 45.2% did so.



### Better income levels

6% better in the first ring

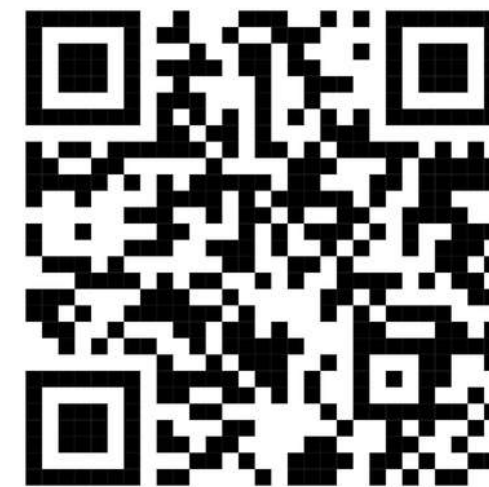
Considering this reality, How can we design more comprehensive housing projects that consider access to the opportunities and the benefits of the city?

# *through* **shelter** we empower

Executive  
summary



Evaluation  
study



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