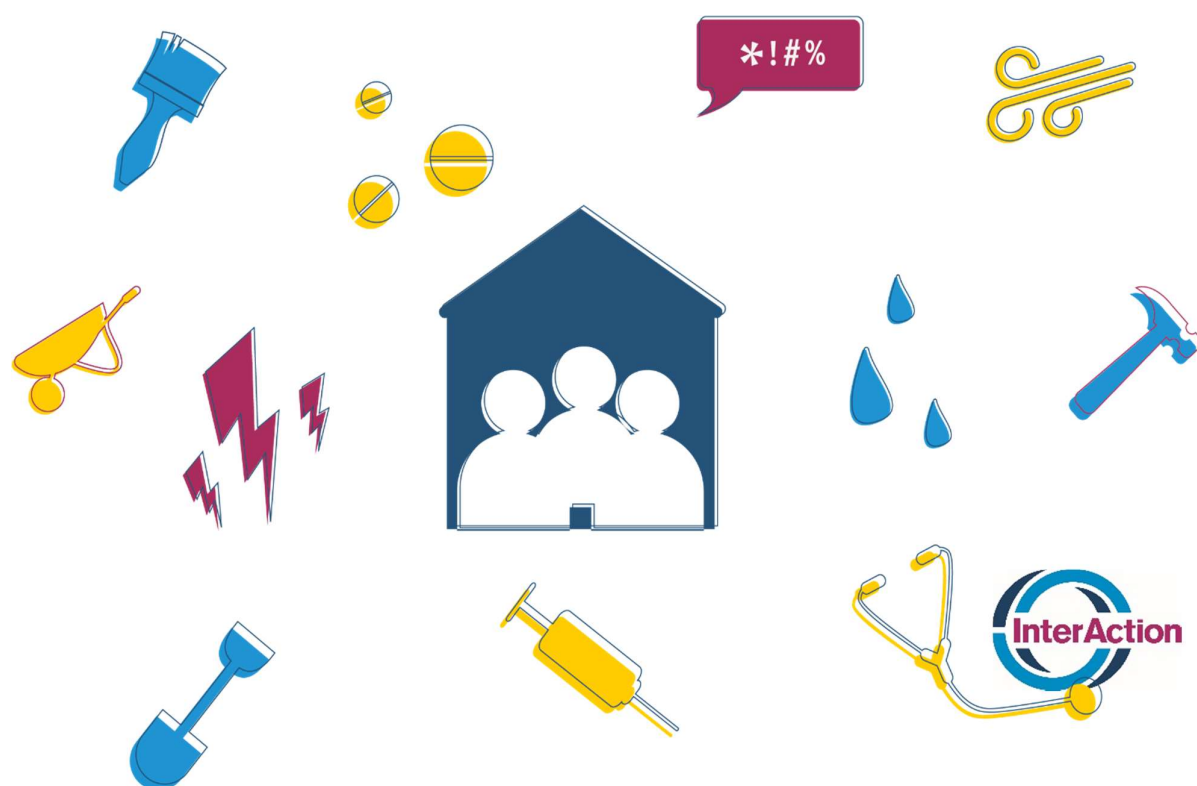


THE WIDER IMPACTS OF HUMANITARIAN SHELTER AND SETTLEMENTS ASSISTANCE

Annex A: Detailed findings and bibliography





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This project was managed by **Mohamed Hilmi**, with the support of InterAction Humanitarian Policy and Practice and Communication Units. Infographics, Videos, and detailed ranking of evidence are available upon request. Please contact mhilmi@interaction.org.

Contents

1.	Introduction	4
2.	Direct Impacts of Humanitarian Shelter and Settlements Assistance	5
3.	Impacts on Health	5
4.	Impacts on Child Health and Development	7
5.	Mental Health Impacts	8
6.	Impacts on Well-being.....	10
7.	Impacts on Livelihoods/Employment.....	10
8.	Impacts on Poverty Reduction	12
9.	Impacts on Economic Development	12
10.	Impacts on Education.....	13
11.	Impacts on Food Security/Nutrition.....	15
12.	Impacts on Gender/Family Life.....	16
13.	Impacts on the Society.....	18
14.	Disaster Risk Reduction.....	20
15.	Recovery/Resilience	22
16.	Context, Participation and Multi-Sectoral Assistance.....	23
17.	Bibliography.....	25

1. Introduction

This annex serves as a detailed list of findings, including specific examples from referenced studies, that have been summarized in the main report. The findings listed below are the work of the respective cited authors and not of the consultant or InterAction. Reports should be read in full to understand the context and limitations; full references can be found in the accompanying bibliography.

Evidence hierarchy

As many of the reviewed documents can be criticized in terms of the robustness of the data collection, analysis, or level of detail of reporting, a ranking system was applied that assessed the source and reliability of the document, taking into account the type of data gathered, methodology, purpose, and likelihood of bias. This system is laid out in the table below. The quality rating provided is not intended to be an objective measure but is a guide to assess the overall validity of a claim. For a full discussion on the challenges of data reliability and limitations, as well as a breakdown of included documents, please refer to **Annex B: Methodology**.

Ranking	Description
1	Systematic review or meta-analysis (of level 2 data).
2	RCT/quasi-experimental or controlled study.
3	Meta-analysis/review (of level 4 data).
4	Result from primary research (non-controlled/survey/case study).
5	Research Study (e.g., dissertation, research report, policy paper).
6	Claim based on experience, lessons learned, discussion paper, opinion piece, promotional or publicity document.

Key:

Document primarily discussing humanitarian shelter intervention(s).
Document primarily discussing development or slum upgrading intervention(s).
Document primarily discussing social housing intervention(s).

2. Direct Impacts of Humanitarian Shelter and Settlements Assistance

Summary: Sheltering the victims of disasters and performing urgent rehabilitation is often a core humanitarian activity to prevent excessive mortality and morbidity. Beyond survival, shelter is necessary to provide security and ensure personal safety and protection, as well as to promote resistance to ill-health and disease. Shelter is also essential for human dignity, to sustain family and community life, and to enable affected populations to recover from the impact of disasters.^a Moreover, shelter plays an essential role in reducing vulnerability and building communities' resilience.^b Shelter and related support services are key features of settlements because of their economic, social, and cultural importance.

Direct outcomes of humanitarian shelter and settlements assistance can be stated as below:

- Protection from harsh weather; safety and security; privacy for family life and dignity.^{50,95,142}
- Protecting the most vulnerable.
- Housing recovery can assist other aspects of a response, including public health and socio-economic sustainability.²

Housing in general serves as a platform for access to other services as found below:

- Housing that is safe, affordable, and in a strong and thriving neighborhood is a launching pad to upward mobility for families.¹⁰³
- Affordable housing may be an essential "platform" that promotes a wide array of positive human outcomes in education, employment, and physical and mental health, among other areas.¹⁹⁰
- Housing is, in many ways, a special type of good. Not only does it typically absorb 25% to 40% of household expenditures, but it also plays a central role in protecting from the elements, promoting human health and hence productivity, and determining the structure of human social interaction.^{155,164,87,17}

3. Impacts on Health

General

- Certain aspects of housing are well known to have significant health effects.^{7,164,87,17} Substandard housing is identified as a major public health issue in New Zealand, the U.K., the U.S., and Europe, and the connection between poor housing and poor health is considered to be so well-established as to be "unarguable."^{87,168}
- It's also found that the greater the need, the assistance helped more.^{196,41,169}
- Addressing inadequate housing can save money on health spending.^{123,24}

Correlations

- Housing deprivation has a substantial impact on the risk of severe ill-health such as a 25% greater risk of disability or severe ill-health across the life course.¹¹⁷
- Eradicating overcrowding, dampness, disrepair, and fuel-poverty play a key role in reducing inter-generational health inequalities.¹⁵³
- Overcrowding contributes to a greater risk of infectious disease and child mortality.^{141,129,17} For example, overcrowding is a **key contributor to meningococcal disease in children younger than eight.**^{191,7,66}

^a Sphere handbook (<https://spherestandards.org/>)

^b International Federation of Red Cross and Red Crescent Societies (IFRC) (<https://www.ifrc.org>)

- Poor air quality (and subsequent damp, mold, pest infestation, and toxins) is directly related to sickness.^{117,90,191,65,160,17,56} For example, cold or fuel-poor households in Ireland are three times as likely to report respiratory conditions and self-perceived ill-health caused by poor housing.⁶⁶
- Poor housing contributes to the difference in life expectancy of nearly 10 years between most affluent and deprived communities in the U.K.¹⁴⁶
- People owning their homes (secure tenure) appear to have better health and longer life expectancy and life satisfaction.^{189, 191}
- Ad hoc communities with inadequate shelter may be exposed to the spread of infectious disease, such as it contributes to typhoid and dysentery (in Tajikistan).^{121, 66}
- Inadequate shelter exposes occupants to thermal stress and spread of disease, which causes an increase in morbidity and mortality, especially in elderly, poor, and very young populations.^{50,195}
- Good housing or improvements can help to block the entry of malaria vectors.¹⁷¹ Odds of malaria infections were 47% lower in modern compared to traditional houses.^{176,177} New designs led to a 96% reduction in malaria cases in double story houses, 77% in single-story, and 43% in improved houses.¹⁵¹
- Access to, living nearby, or being exposed to green space has a wide array of indicators for physical and mental health.^{27,28,122} David Buck indicates that:²⁸
 - every 10% increase in exposure to green space translated into the health equivalent of being five years or younger.
 - Access to green space is linked to reduced levels of obesity and improved long-term health conditions.
 - Green space access increased self-reported levels of mental health in all age groups and socioeconomic status.
 - Access to green space weakens the effect of deprivation on health, such as less income-related health inequality.
 - Mortality rates are 50% lower for deprived groups that live in green areas.
 - Green areas reduce stress levels (as measured by salivary cortisol), with a greater effect on women.

However, the difficulty of testing for the causal effect between green space and health and well-being is also noted.

Impacts of assistance

- Improvements in sleep quality and quality of life.^{157,31} These include increased sleep duration by 1.5 hours while cramped conditions such as sharing a bed with at least one child reduced sleep by 27%. Self-rated life quality in improved homes increased from poor to good.^{73, 157}
- There are indications for self-reported improvements in health.^{134, 168,73,132,60,118}
- Housing interventions can lower healthcare spending and hospitalization rates.¹⁰³ For example, insulating homes resulted in the following:
 - A 50% reduction in self-reported health problems and visits to doctors.²¹
 - 23% reduction in acute hospitalizations for five through 34-year-olds and an 11% reduction for under four-year-olds.
 - Residents used 20% more primary care and 18% fewer emergency department visits.²¹ However, it is unclear if these were a result of improvements to insulation, heating, and ventilation or increased access to health and social services.²¹
- Evidence was found for improved physical and mental health due to refurbishment and energy-based improvements.^{153, 17}

- Housing assistance led to a reduction in overcrowding.¹
- Housing improvements can lead to a more comfortable and safer environment.¹¹⁸ For example, 77% of beneficiaries felt the heat in improved housing was reduced, rated the comfort level from 53% to 92%,⁷⁹ and had better access to WASH.⁴⁷
- Slum upgrading may reduce the incidence of diarrheal diseases and water-related expenditure.¹⁷⁵ For example, upgrades in slum household infrastructure reduced the rate of waterborne illness from 32% to 14%.²⁹
- Provision of a whole cement floor led to a 78% reduction in parasitic infections, a 49% reduction in diarrhea, and an 81% reduction in anemia in children.³³
- Some meta-studies reported no discernible impacts—around 40% of examined reports revealed no association between housing assistance and health.¹⁵⁸



4. Impacts on Child Health and Development

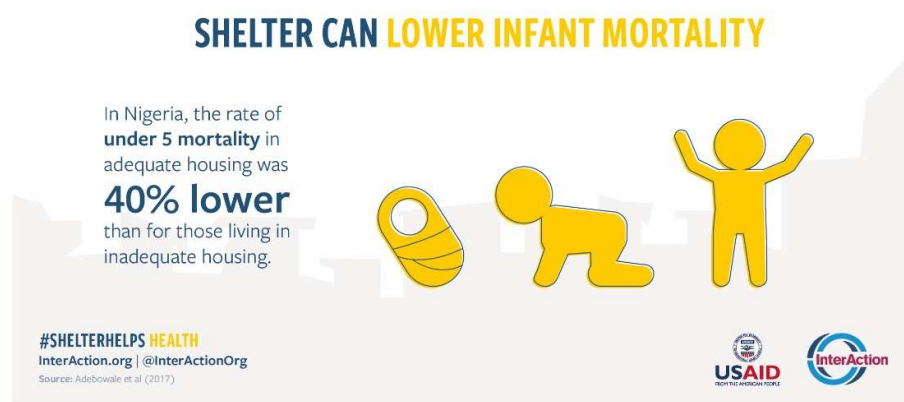
Senator Robert Wagner, co-sponsor of the Housing Act of 1937, argued that “Bad housing leaves its permanent scars upon the minds and bodies of the young, and thus is transmitted as a social liability from generation to generation.”⁸³

Correlation

- Housing is central to family life and likely to play an important role in it, but most studies only focus on deprived groups. Children from all backgrounds should be included.³⁷ Housing is included in UNICEF’s child wellbeing index and poor housing conditions in childhood have effects in later life; controlling for socio-economic deprivation.¹⁶⁸
- The rate of Under Five Mortality (U5M) in adequate housing was three-fifths of that in inadequate housing, a 36.7% decrease.³ Two million people in developing countries die from indoor air pollution due to fuel-burning.¹⁹⁵ Children from households with a lack of access to piped water are three to five times more likely to die of diarrhea.⁸⁹
- Women and children spend more time in the home and are more affected by poor conditions there.¹⁹⁵ Children are also more affected, or more likely to have negative health impacts, as a

result of poor housing, such as higher levels of asthma.^{117,67,107,172,56,59,161} **Sharing in poorly ventilated or smaller rooms leads to skin and respiratory sicknesses.**^{49, 89, 195}

- Children living in crowded and cramped conditions are significantly more likely to develop poor mental health conditions.¹⁰⁶ Substandard housing contributed to children's poor health and developmental delays.^{103, 82} The type of housing is more important than socioeconomic status in determining growth.²² Increased exposure to hazards increases the risk of early-onset delinquency.⁸²
- Percentage of income spent on housing negatively affects child health and **improved housing conditions can relieve children from the burden of household responsibilities.**^{117, 112}



Impacts of assistance

- Reducing dampness and cold prevented further deterioration in children's health, respiratory conditions, and improved mental health.^{191, 27}
- Improvements to the home environment resulted in reduced asthma symptoms, reduced healthcare visits, and improved quality of life.^{174,173} **Improved housing reduced the odds of respiratory infection, gastrointestinal illness, or malaria by 44% in children under five years old, and noted improvements in general child health.**^{193, 58}
- Rental assistance or availability of affordable housing improves health outcomes for children.^{196,148} Safety awareness training and reduction of hazards decreased hospital visits.^{105, 24}
- The evidence directly linking housing improvements to health improvement is limited and can be somewhat contradictory, in part due to the difficulties in undertaking longitudinal studies both before and after housing improvements, and with a sufficient follow-up interval.⁴¹

5. Mental Health Impacts

Correlations

- The social meaning of one's dwelling and neighborhood contributes to mental well-being.¹⁴⁵ Poor quality housing causes mental distress, especially in mothers, and poor parental mental health can increase the risk of child maltreatment.^{117, 126, 154, 133, 189, 54}

- Housing tenure (secure tenure) impacts health because of income, stressors, location, and reduced mobility, however, an intrinsic relationship between tenure and mental health is weak and has more to do with affordability.^{48, 99, 13, 18, 135, 46}
- Housing instability has negative impacts on child behavior and mental health.⁵⁴ Homeless children are three to four times more likely to have mental health problems, and overcrowding increases the likelihood of poor mental health.^{67, 191, 141, 135, 117, 56}



Impacts of assistance

- After receiving the new home, there was a marked increase in the feeling of control and decision-making capacities, reduction in emotional stress, reduction in doctor's visits, and increased happiness.²⁶
- Housing change was attributed to an 84% increase in overall family wellness, as well as an increased sense of stability and improvement to overall well-being.^{68, 26, 26}
- Improvement in housing conditions, both aesthetic and functional—such as Fabric works, upgraded bathrooms, kitchen, and front doors improved mental health—has resulted in mental health gains, including improved maternal psychological condition, life satisfaction, and a [return to a similar level of mental health as pre-crisis](#).^{133, 189, 41, 144, 32}
- Housing homeless people improves health outcomes, specifically reduced psychological distress and intimate partner violence (IPV).¹⁶⁴ Psychological distress, depressive episodes, and anxiety disorders were reduced amongst girls after relocation.^{144, 36}
- “We feel a huge change; it is now more comfortable to open windows with children in the house.” “We are very relaxed now with windows protection and kids can play and we don’t have to supervise 24/7.” “We used to get rats before the fly screens, now all is good.” “Children are very happy with wash basin and yesterday they showered with hot water... we are very happy and appreciative.” “My psychological state is much better after renovation as I feel more comfortable to have guests over and the house is safer with new main door.” “We had no security before, we had lived for two years with a broken main door, my psychological state improved so much after the renovation, I am happier and more at ease.”⁵⁵

6. Impacts on Well-being

Correlations

- Security of tenure gives people a sense of “ontological security” through autonomy, identity, and control over their living environment.⁹⁹
- Older people are happier when they live in their own home, and [losing their home in a disaster or conflict has profound psychological impact on the ‘oldest old’ \(Over 80 years\)](#).^{53, 77}

Impacts of assistance

- A ten year study confirmed that the provision of cement floor led to a 59% increase in self-reported satisfaction with housing, a 69% increase in satisfaction with quality of life, a 52% reduction in depression, and a 45 % reduction in perceived stress.^{14, 33}
- Assisted households in slum neighborhoods are happier with quality of life.⁵⁸
- Beneficiaries gained moral support and hope for the future through the shelter intervention and were motivated to undertake further works by themselves.⁷¹
- Increased pride and self-worth, such as improved living conditions, enable people the chance to welcome visitors and offer hospitality.^{154, Key Informant Interview}

7. Impacts on Livelihoods/Employment

- There is a critical limitation of many cost-benefit analyses of only considering a narrow range of direct benefits to the donor, rather than adopting a whole-of-society perspective.⁷³
- Demand-side factors in the wider-economy must be taken into account.⁶⁴
- [Percentage destruction of dwellings is a proxy for percentage destruction of the means of livelihood](#).¹⁰⁸
- There are both forward and backward linkages to the economy and livelihood. Backward linkages include increased income as a result of shelter construction, increased demand for materials, and economic growth attributed to a building are enhanced when resources are used locally. Forward linkages include household fixtures, service trades, training in construction skills, rent-saving mechanism, increased productivity, and home-based enterprise (HBE) activities.¹⁵⁵
- Most significant benefits are seen after one to two years, and shelter/housing construction should be given serious consideration in economic growth strategies, and advocacy should occur regarding substantial multiplier effects of shelter construction.^{155, 8, 180}
- Relocation sites need to have local livelihood opportunities nearby.⁹²

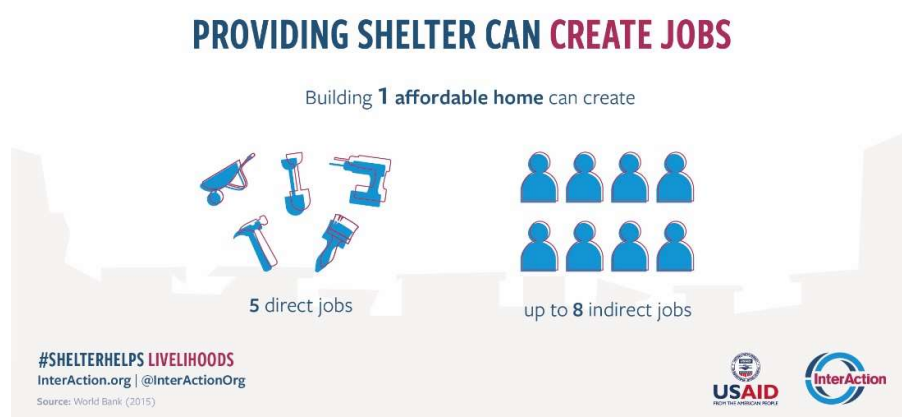
Employment

Correlations

- Housing tenure impacts on flexibility to move for livelihood purposes.^{102, 99} Housing (more than shelter) provides a place from which people can access other opportunities.⁹ Shelter is [both a physical and financial asset, an environment to build human and social assets, and contribute to communities’ natural assets \(positively or negatively\)](#).⁵¹
- HBEs are often the most important way that shelter can support economic development in post-disaster contexts.^{155, 8} A house can be a shop, a marketplace, a showroom, a factory, an entertainment center, a meeting place, a financial institution, a granary, a barn, or a warehouse.¹⁵² Up to 25% of all households in cities in developing countries use their home for economic

activity—some sources say up to 60-80%.¹⁵² HBEs are the single most important source for populations most affected by disaster.¹⁵⁵

- People highlight the interconnectedness of decisions relating to shelter and livelihoods—the choice between business investment or shelter repairs.⁹⁷ Housing assistance can improve labor market outcomes by allowing people to relocate closer to jobs and to invest in education and training.¹



Impacts of assistance

- Housing affordability and stability encourage work. Families using housing vouchers were working more consistently after five years than similar low-income families without vouchers.¹⁰³ After receiving new homes, 38% of families stated that their income increased, and that they feel more financially stable and are less dependent on public assistance.^{68, 26}
- 26% of people surveyed said housing significantly improved access to livelihood opportunities, and 40% reported that family members were able to get work or access livelihoods.^{78, 154, 119}
- In developed contexts, housing assistance can negatively impact labor force participation.²⁰ in some cases, employment decreased by 4% after accessing housing voucher program.⁸³
- Communities benefit from employment created during shelter construction process.^c When targeted toward both refugees and host communities, income assistance allowed people to meet nutritional needs, set up small businesses, and send remittances.¹¹⁹ Cash for work speeds livelihoods recovery.^d Income opportunities for youth contributed to a reduction of crime and insecurity (but only while those youth were employed).¹¹⁴
- Families provided with post-disaster shelter attain a significantly higher increase in income than those not assisted.¹⁵⁵ Benefits lasted beyond the emergency phase and had a positive effect on income and family health. Most people self-attributed the increased household income to forward linkages in the economy.³² Post-disaster shelter also allowed families to expand their businesses.^e
- Assets received during assistance can be used to generate or maintain ongoing livelihoods such as continued use of t-shelters as additional living space or business premises.¹⁸⁸ Some used

c (Shelter Projects 2010: A15; 2011/12: A7; 2013/14: A10)

d Shelter Projects 2008: C4

e Shelter Project 2017/18: A8

toolkits to contribute to household income and others used new or increased skills to improve livelihood opportunities.^{165, f}

- Almost 10% of those who received shelter assistance used shelters for business purposes—these programs were essential in rebuilding livelihoods.¹⁶³
- Investment in emergency shelter results in increased household income by up to 10 times.¹⁵⁵

8. Impacts on Poverty Reduction

Correlations

- Low-cost housing can prevent poverty and material deprivation, but can also provide income through rental.^{172, 89, 8}

Impacts of assistance

- Assistance received has both protected them and allowed them to improve lives and reduce poverty but only if they were able to mobilize further resources (e.g., not the most vulnerable) and keep what they earned and invest in a business.^{119, 91, 91}
- Reduced maintenance cost and secure tenure provided significant economic benefits, even if when not occupying them.^{91, 50} Receiving a core shelter has reduced expenditure on maintaining poorly built makeshift shelters.⁹⁷
- Reduced cost of roof maintenance resulted in modest improvement in household cash flow but a greater burden on women to do maintenance work.⁹¹
- Beneficiaries are 3% less poor, but did not have livelihoods impacts.¹⁰⁰ Assisted beneficiaries are 7% less likely to be below the poverty line (\$1.25/day) than households that did not receive assistance.¹¹ Reduced debt was also noted.¹¹⁸
- Shelter provision led to reduced expenditure and increased disposable income and assets.^{124, 91, 1} People were able to spend on repaying debts, medical expenses, school fees, and basic household items.^{124, 159, 60} Reduced repair costs also meant the ability to spend on food, education, and health.^{188, 130, g}
- Poor durability of shelter can increase maintenance burden and decrease good long term outcomes of shelter programs.⁹¹
- Assistance, such as winter cash, helped to avoid most severe forms of negative coping strategies including child labor, begging, and high-risk jobs.¹⁸⁴

9. Impacts on Economic Development

Correlations

- The housing sector contributes directly and significantly to overall production activity including provision of jobs and higher tax revenues and positive impact on local economies, particularly in deprived areas.^{185, 9, 89, 64}
- Domestic spin-off benefits from housebuilding activity are far greater than for many other economic sectors.¹²²
- Small and medium-sized enterprises can benefit from retrofitting and refurbishment.¹⁷

^f (Shelter Projects 2017/18: A19, A28)

^g Shelter Projects 2013/14: A14

- In the U.S., housing contributes 14% of GDP and triggers a further 6% in downstream expenditure.⁸⁹ In developing countries, between 2-8% of GDP, of which a third is housing.^{89, 8} However, much of the housing is informal.
- Homeownership provides people with a way to accumulate wealth for the future while benefitting from the provision of shelter.^{185, 89, 171, 91}
- People often consider shelter as their most important asset, stressing its importance in securing livelihoods.^{51, 155}
- Shelter is not just an economic asset but a social one—a home and a place of safety.⁹¹

Impacts of assistance

- In a developed context, housing is a driver of economic growth and employment.^{155, 8, 112, 171} For every £100m invested in affordable housing, £210m of economic output was generated and 1,270 jobs were sustained.¹⁵³
- In the U.K., for every one direct job created, between 0.5-0.78 jobs are created elsewhere in the supply chain and for every one direct job, 1.51-1.6 indirect and induced jobs are created.¹²²
- In humanitarian contexts, for every one direct shelter job, two are created in backward linkages, one in forward linkages, and two in HBE's.¹⁵²
- Loans for housing improvement contributed directly to the development of local business and livelihoods.¹¹²
- Job multipliers were reported at 1.34-1.62 for every dollar spent on direct housing activity and 1:2.44 jobs created in other industries (1:1 or 1.8 in Indonesia).⁸⁹ Other sources note that the construction of one affordable home creates five direct jobs and as many as eight jobs indirectly.¹⁹⁴
- Investment in shelter provision and improvement promotes the rapid economic recovery of affected households and communities in post-disaster settings.^h Shelter programs also provided additional business opportunities and livelihood options for the host community.¹¹⁹
- Households spent financial assistance on purchasing materials and hiring local labor.¹¹¹ Shelter programs are a crucial labor market entry point for young, lower-skilled workers and those moving out of unemployment and support significant numbers of apprenticeships—that includes a range of different trades and skillsets.^{122, 157, 104, 89}
- Two hundred homeowners were trained in blockmaking, carpentry, electrical wiring, painting, and masonry, who after the project found work in Eastern Sri Lanka and the Middle East.⁹ Housing construction provided graduates opportunities for further training as well as income.¹¹⁹
- Housing construction is especially good for small-mid-sized informal sector construction firms.^{152, 89} Settlement planning and infrastructure contributes to stimulating the economy.¹²⁰ Examples include solar street lighting that increases market activity, enhances the business environment, and increases employment.¹⁷⁰ Improved settlements increased weekly work hours (also due to better health) and increased use of outside space, access, and a lengthened day.^{175, 5} Improved settlements contribute to the completion of unfinished properties and market availability.^{124, 60}

10. Impacts on Education

Affordable housing provides a stable environment in which policies targeting educational attainment are effective.¹⁵³ It remains difficult to translate findings into estimates of the positive impact that the provision

^h Shelter Projects 2011/12: A7; 2017/18: A32

of stable quality housing could have on educational performance.¹¹⁷ Education and housing are not connected in a linear or direct correlation—between them is the intermediate variable of poverty.⁴ Socioeconomic status has more impact on education than housing conditions.

Correlations

- Poor quality housing is identified as exerting a negative impact on educational performance.^{150, 117} Lower math and reading scores were noted, even after adjusting for other factors.¹⁰³ This could also be due to poor health, lack of privacy or study space, or poorer access to quality schools.¹⁵⁰
- There is evidence that avoiding health hazards can negatively impact learning or school attendance e.g., lead poisoning or asthma.^{25, 40}
- Instability and frequent moves affect the ability to perform academically and adapt socially, especially for minorities and low-income families, including high-turnover at schools.^{6, 117, 156, 144, 25}
- Homelessness results in lower educational attainment, greater likelihood of unemployment, and poverty, including lower scores on standardized tests in reading, spelling, and math—this can be due to lack of parental involvement.^{67, 40} Any residential move during childhood is associated with nearly half a year of loss in school.¹⁰³
 - Living in overcrowded and cramped conditions affects children’s educational attainment, including poorer literacy scores.^{141, 40, 56, 136} Lower probability of completing secondary education and higher school absence was noted in Argentina.¹³⁶
 - A French study noted that 60% of those living in overcrowded conditions had been held back a grade in primary or middle school.¹⁴¹
 - Students exposed to high levels of noise experienced more behavioral problems, higher levels of stress, and impaired cognitive performance.³⁶
 - A French study noted that 60% of those living in overcrowded conditions had been held back a grade in primary or middle school.¹⁴¹ Increased absence was noted due to ill health.¹²⁹ Overcrowding also reduced probability of high school graduation by 11% in males and 6% in females.¹¹⁷
- While more research is needed, the literature clearly demonstrates that some aspects of housing—residential instability and location—affect education outcomes.⁴⁰ This is an area fraught with difficulty in proving causation.⁵⁶

Impacts of assistance

- Housing upgrading, particularly adequate warmth, reduced absences from school.¹⁶⁹ School attendance increased after the provision of a new home but did not translate into improved test scores.⁶⁸
- A housing assistance program in Ecuador impacted enrolment and child labor. It saw a 19% decrease in drop out rates from post-compulsory education and a 21% decline in working children in this age range.¹⁴⁴
- Relocation assistance program resulted in improved child school performance as a result of access to a better school, increased happiness, lower parental stress, and space to study without disturbance.¹³⁴
- Housing subsidies reduced the likelihood that the child was out of school as a result of health, financial, or disciplinary problems, especially for girls and those under six.¹
- The provision of a new home led to improved study habits, increased academic achievement, and an increase in school attendance.²⁶ [Children remained in school after receiving humanitarian assistance.](#)⁶⁰

11. Impacts on Food Security/Nutrition

Unaffordable housing harms food security as excessive housing costs mean insufficient funds to meet other needs including food and healthcare.^{138, 38, 172}

Correlations

- Children in subsidized housing were more likely to be food secure, less likely to be seriously underweight or undernourished, and more likely to be classified as “well” on a composite child health indicator.³⁵
- Housing providers can be a conduit for providing low-income families with access to healthy foods and fostering healthy eating.³⁵
- Children in low-income families without housing subsidies are more likely to suffer from iron-deficiencies, malnutrition, and underdevelopment.³⁸
- There is a clear association between food insecurity and rent arrears, borrowing for rent, and ‘after-shelter’ cash.⁸⁸
- Families in desperate straits are forced to make multiple serious compromises in basic needs, as was seen in the relationship between dwellings in need of significant repair and food insecurity.⁸⁸
- Sharing of housing and resulting overcrowding may be a conscious effort to try and reduce housing costs and free up money for non-shelter goods, including food.⁸⁸
- **There is a direct relationship between homelessness and access to food.**⁴²



Impacts of assistance

- Affordable housing frees up resources for food and health care. A child in subsidized housing had a 35% greater chance of being classed as a “well” child, a 28% lower risk of being severely underweight, and a 19% lower risk of being food-insecure.⁵²
- **The stabilized socioeconomic situation during the period of rental assistance had a positive impact on food consumption, such as the ability to buy meat and fresh vegetables.**¹⁵⁹ Projects also saw an increased expenditure on food.¹
- Infants born into food-insecure families who received rental assistance during pregnancy were 43% less likely to have been hospitalized compared to those eligible but not receiving assistance.¹⁴⁸

- Assisted families were 5% to 6% less deprived in terms of dietary diversity, food security, and heating.¹⁰⁰ Beneficiary households had greater access to food than non-beneficiary households
- In Pakistan, families with shelter assistance could afford two meat meals a week compared to less than one for non-beneficiaries. They also possessed more consumer goods.¹⁸⁸ 46.2% of interviewees affirmed positive changes in income and access to food encouraged by the receipt of a shelter.¹¹⁹

12. Impacts on Gender/Family Life

Lack of access to housing can infringe on the right to family life. Access to housing is required to access other rights.⁸¹ While there is increasing awareness of the differential gender impact of infrastructure projects, few countries carry out effective mainstreaming in this sector that is essential for the well-being of women, families, and overall sustainable development.¹²⁹

Failing to consider and include gender in slum-upgrading projects adequately serves the needs of the dominant male group, perpetuating the vulnerabilities of women and their exclusion from development processes.^{109,16} Gender-neutral assessments overlook the complexity and risks of reinforcing inequality and gendered deprivations.¹⁰⁹

Correlations

- Poor housing conditions (sharing bedrooms, inadequate cooking, cleaning, and toilet facilities) can cause tension in family life.¹⁴¹ This can lead to a breakdown in family relationships or homelessness in older children.¹⁴¹ In particular, it is a problem for teenage girls to share rooms with brothers or older male relatives. Parental stress can also have a negative impact on children.¹⁵⁹
- Female-headed households (FHH) are more likely to be affected by poor housing conditions. 28% of FHH with children have critical housing problems—paying more than 50% of income in rent or living in substandard or overcrowded conditions.¹⁹²
- Women and children experiencing violence are often the most vulnerable and are often the ones who end up in the poorest quality housing.³⁴
- Homelessness caused by intimate partner violence (IPV) and fleeing from domestic abuse causes instability and disrupts children's health and schooling.³⁴
- Housing can be a driver of social harassment, especially for poor women. Due to their economic vulnerability, poor women are often exploited by their landlords who use their institutional authority to coerce them sexually.¹⁶⁶ This occurs due to the underlying intersection of racial, gender, and class discrimination.
- Housing vulnerability increases the risk of sexual and physical abuse, domestic violence, and the inability to negotiate safe sex because of the need for a place to stay.⁶⁶
- Women and girls are at risk of exposure to sexual favors, rape, and other forms of sexual or physical abuse when seeking shelter after disaster.⁷⁶

- Some women may be reluctant to seek shelter in shared communal facilities that do not have separate private spaces where women feel safe and comfortable when clothing may have been damaged.⁷⁶ Inadequate provision (and access) to WASH services disproportionately and negatively impacts women and girls.⁹¹



Impacts of assistance

- The provision of adequate shelter can enable family reunification.⁹⁷ Since receiving a new home, families reported being able to spend more time together and having an improved family bond.²⁶
- The design of emergency and transitional shelters and camps can reduce gender risk by implementing sociocultural and economic considerations into the planning of shelter location, set-up, and spacing.⁷⁶
- In El Salvador in 2001, the use of opaque, strong plastic sheeting increased a sense of security, as the previous use of easy-to-cut, translucent sheeting allowed for dangerous visibility of women who were alone, leading to a high instance of rape.⁷⁶ The use of cyclone shelters in Bangladesh was inhibited due to conditions for women.⁷⁶
- The provision of shelter assistance through private bathrooms and use of locks relieved the disproportionate impact of unsafe, poor conditions on women and girls.¹
- Improved shelter and settlements can result in a reduced burden on women.⁵⁷ For example,
 - 68% of women reported being able to save time, and 56% reported a reduction in the burden of the collection of water after slum upgrading.⁵ Upgrading to a ferro-cement roof in Kenya allowed for rainwater collection and reduced the need for repairs, benefiting girls who had the responsibility to maintain the house and collect water.¹¹²
 - Slum upgrading in India particularly improved the safety of women due to improved public lighting, night-time security, and water provision.³⁹ Gender equality was improved by women's increased access to credit and electricity.³⁹
 - The improved position of women in the community, including women being able to become landowners and the training of 200 women carpenters, has a positive impact on prosperity, education, resilience, health, safety, nutrition for women and their families.^{57, 91, 93}
 - Women with strong property and inheritance rights earn up to 3.8 times more income and save up to 35% more. Families with a higher number of land-owning women devote

more of their budget to education. Children in households where women own land are up to 10% less likely to be sick and are up to 33% less likely to be severely underweight.

- Women who own land are up to 8 times less likely to experience domestic violence.



13. Impacts on the Society

Crime and Safety

Correlations

The work of Jane Jacobs and Newman establishes a clear relationship between settlements design and social interactions, safety, and crime.

Impacts of assistance

- Providing well-designed housing and improved infrastructure increases security and surveillance, reduces crime rates, and leads to people feeling safer.^{113, 134}
- HFH homeowners reported improved feelings of safety, including a reduction in crime rate and drug use and drug dealing.^{26, 86}
- Shelter assistance leads to an improved perception of safety and security.^{111, 60, 118, 32, 110}
- After receiving an improved shelter, there was an increase in the sense of security within shelters from a baseline of 49% to an endline of 92%, although the reaction from women was mixed.⁸⁰ In other cases, a sense of security and protection increased from 48% to 85%.⁷⁹
- According to Shelter Projects (SP) 2014 and 2015, illumination of public spaces reduced kidnapping rates, theft, and harassment in Homs and Aleppo in Syria and increased safety and security.^{170, 132}
- In El Salvador, slum dwellers felt safer after housing improvement.⁵⁸ In Brazil, housing interventions led to a downward trend in homicide rates.⁴³

Social Cohesion

Impacts of assistance

- Shelter and settlements interventions can improve social cohesion and community engagement. After receiving a new home, many owners reported being more involved in community life and activities, participated in community leadership roles and, overall, reported feeling more connected.²⁶

- Livelihood benefits for both refugee and host communities enabled both to recover and prosper.¹¹⁹(SP 2017) 15% said it significantly improved integration in the local community.⁷⁸ SP 2008 also notes that the use of mixed teams of hosts and displaced people positively impacted peacebuilding.
- Owning a home generally improved social relations, organization, and empowerment.³²
- On a communal level, it also increased social cohesion, collective self-esteem, and local empowerment, whereas in other cases, homeowners specifically reported improvements in race relations and racial harmony.^{57, 26}
- 75% reported that social infrastructure rehabilitation had a positive effect on relationships between IDPs and host communities.¹⁷⁰
- High-quality environment and open space provide opportunities for social interaction between people of different communities, fostering social inclusion and community development.¹²²
- The process of community engagement in shelter and settlements projects can contribute to more cohesive and supportive communities.⁹¹ Women felt empowered by their involvement.⁹¹
- Hosts and refugees working together in community committees reported increased social support networks and social capital, however, for committee members only.¹³² As such, this kind of beneficiary selection can lead to community tensions.³²
- In Tripoli, Lebanon, 46% of residents who benefitted from housing upgrading reported reduced community tensions and increased empathy and trust due to the process.¹³²
- The slum upgrading program has led to a more cohesive community where people feel safer and well-informed, improved social relations, and increased social solidarity.¹⁰¹



- By raising the housing and hygiene standards, there has been a ‘domino effect’ on the living condition of the rest of the community.¹¹⁰

Social Capital

Indicators of the development of social capital gains and participation include volunteering, community leadership, networks, partnerships, local solutions to local problems, and community capacity in the development of solutions to social problems.⁷⁴ Physical regeneration is necessary but not sufficient for achieving a stronger community. However, it can be a catalyst for positive changes in social capital.⁷⁴

Correlations

- The social relations of a neighborhood are as crucial as the physical dimension of housing in the strengthening of communities.⁷⁴

- The security of tenure is one factor in fostering the development of social capital in community (re)development and overall well-being.⁹⁸ Individuals are more willing to make a physical and emotional investment in the community when living without fear of eviction⁶⁶
- Neighbors benefit when needy families receiving assistance.

Impacts of assistance

- Security of tenure increased refugees' social capital, enabling instrumental relationship building with neighbors and landlords that allowed for the access of vital information, potential jobs, childcare, and obtaining credit.¹⁵⁹
- Shelter may be used as a form of capital in exchange for goods or services in an equity release agreement.⁹¹

Governance

Correlations

- Safe homes, neighborhoods, and public services help build social stability and security.⁸⁹ Housing needs specifically can catalyze civic activism and stimulate community-based organizations.⁸⁹
- “Among all the misconceptions that have hindered work on urban health, perhaps the most pernicious is the view that unlike rural villages, urban neighborhoods somehow lack the social cohesion needed to sustain community participation.”¹¹⁵



Impacts of assistance

- Participation in settlement interventions can build capacity that enables better engagement with local government, which promotes the needs and priorities of the poor and increasing accountability in meeting them.¹²⁷
- Community infrastructure upgrades, such as small household grants, resulted in representative neighborhood groups.⁵⁷ These upgrades provided a localized control of public space, improved relationships between local administration and poor neighborhoods, increased contributions to municipal taxes and share of resources toward poor neighborhoods, and overall contributed to a reduced presence of power inequalities, not co-opted by the local elite.¹²⁷

14. Disaster Risk Reduction

Housing reconstruction provides both a challenge and an opportunity to reduce underlying risk factors and build back better. Mainstreaming can be undertaken by enhancing safety standards, review of the regulatory and planning framework such as land-use, and by incorporating disaster risk reduction.¹⁴⁰

Correlations

- Reliable shelter can reduce vulnerability to future disasters.^{112, 96, 187, i} Well-designed and implemented shelter programs can avoid further damage to land and resources that would otherwise exacerbate the impact of a disaster or place additional stress on the natural environment.² Consequently, more input and higher levels of community cooperation result in higher and more consistent construction standards.⁶⁹
- Many households willing to contribute financially to mitigate the impact of future shocks give up to 50% of their household income.¹²⁵ With these contributions, rebuilding affordable housing units with updated safety codes can significantly reduce the loss of life and level of damage sustained in future disasters.¹⁹



Impacts of assistance

- Housing can actively contribute to reducing the negative impacts of climate change.³⁰ Prototype houses have demonstrated the ability to reduce the amount of Co2 emission contributing to global warming, even from the first year by reducing the need for heating and cooling.
- By including training on safety features and proper building techniques, homes can withstand future disasters.⁵⁰ For instance, a house improvement program in Pakistan has reduced the extent of damage by two times more than those that were not improved.¹¹ Even other types of reinforced structural bodies, such as school classrooms, did not suffer damage from natural disasters, like those in Typhoon Ketsana.¹²⁵
- Having used at least three of the six safety features, these improved households reported feeling more prepared and reassured against significant natural hazards, noting also that their livestock were protected.^{69, 91}
- With the increased robustness of these homes, there is a reduced risk of future disaster damage and further humanitarian assistance.^{91, 139} In addition, durable shelters reduce the costs of periodic repairs and cash transfers to facilitate these repairs.^{97, 91, 11} For example, in Vietnam, maintenance and repair costs were a third less than for non-beneficiary households.¹⁸⁸
- None of the assisted shelters collapsed in the last 10 years, while others in the community did.¹²⁵
- Overall, proper building techniques can lead to further uptake in the broader population.^{j, 32, 111, 125}
- Methods such as the *guincha* in Alto Mayo have widely spread, strengthening housing and infrastructural foundations.⁶⁹ As a result, people feel safer and more self-reliant in future extreme

ⁱ Shelter Projects 2013/14: A4

^j (Shelter Projects 2013/14: A6 Shelter Projects 2017/18: A18

weather events.^{97, 118, 32} In Malawi, over 3,000 houses built with improved design had no further humanitarian input or assistance, proving how housing can become effectively mainstreamed into the local community.⁹⁴

- Settlement-level infrastructure can contribute to reduced risks, especially when using hard and soft components.^k In Haiti, for example, effective runoff channels and gabions reduced the intensity of impacts and duration of emergency after Hurricane Irma 2017, compared to TS Joanne in 2004.¹⁴⁹ These structures helped protect against floods and fire outbreaks.¹⁷¹
- While these techniques are useful, they also must be strategically used as sometimes the provision of assistance, namely a contractor, has a limited transfer of skills and knowledge.⁹¹
- This lack of expertise, compounded by the overall acceleration of urban migration, has caused urban sprawl to reside in potentially hazardous areas.^l This sprawl has led to stress, not only on the beneficiaries of the housing but on natural resources as well.^{m, 32}

15. Recovery/Resilience

Correlations

- It is necessary to balance physical and social interventions, collective needs, and expectations to build community resilience. Neighborhood (or Settlements) Approaches include empowering communities to become active members in planning processes (neighborhood and local government mechanisms).¹⁴⁹

Impacts of assistance

- Shelter assistance programs catalyzed recovery of other areas, as well as shelter, and set communities on the path to resilience.³² There has particularly been a positive impact on disaster preparedness, social cohesion, and livelihoods diversification.ⁿ
- Housing assistance was enough to start peoples' recovery and see a way out of their situation. However this is dependent on livelihoods support.³² 77% of respondents stated that rental assistance increased access to social services as well as general improved facilities' services and infrastructure.^{78, 61, o}
- Properties specifically located in an upgraded area had a higher probability of receiving mail, having official water and sewage services, and public lighting.¹⁰

^k Shelter Projects 2015/16: A40

^l Shelter Projects 2008: D1

^m Shelter Projects 2008: B6

ⁿ Shelter Projects 2011/12: A3, 2015/16: A13

^o Shelter Projects 2008: D2



16. Context, Participation and Multi-Sectoral Assistance

Context

The type of assistance provided in relation to the context has an impact on the vulnerability, dependency, isolation, and recovery of affected populations, as well as the burden on host communities. The method of delivery and participation of those affected also has a significant impact on their longer-term recovery, the local economy, and built-in risk reduction. Timing, especially relative to other shelter programs, can sway these outcomes.¹⁵

Housing assistance policies need to better acknowledge, assess, and tailor the needs and responses to different and non-homogeneous groups.¹²

Participation

The involvement of the community in the decision-making process, regardless of the outcome, is essential to reduce impacts on well-being, particularly mental health. This should include actively engaging residents so that they are fully informed of the process and feel a sense of ownership and participation.¹⁷

- The simple but technical methods and procedures found in deep participative, physical five-year infrastructure works simultaneously reduce poverty and promote good local governance.⁵⁷
- Resilient and sustainable outcomes are achieved when people participate in planning and construction. Local participation in the process allows for greater achievement.¹³¹

Multi-sectoral

Housing improvements need to take place alongside other settlements and area-based interventions to be truly useful and reach the maximum intended potential of assistance.

- Positive impacts (of individual housing) are undermined if the neighborhood and surroundings remain in decline.¹⁷
- “An adequate house built in a substandard location doesn’t solve much.” “It’s all about context. To be effective, we must work on them together.”⁶⁶
- Projects in an urban context should be implemented in a holistic approach that provides people access to accommodation, educational, recreational, and empowering activities.⁷⁰

What was key to the scheme’s success was treating issues such as housing, transport, employment, and skills as related problems and initiating an integrated response based on building relations between service providers.⁶⁴

There is an opportunity for emergency and recovery actions to have an impact on longer-term resilience, but only if barriers are removed, particularly to livelihoods. Real success can only occur if people are provided sustainable livelihoods support that empowers the beneficiary to be the catalyst. Therefore, shelter programs need to respond to the family’s economic reality and include livelihoods support.¹⁴⁷

Shelter and the larger concept of settlements are inextricably linked and should be addressed as a whole rather than separately.⁵⁰

By recognizing shelter for what it is—a complex interaction of livelihoods, security, protection, family, and community well-being, and supporting innovative ways of sheltering—the International Federation of the Red Cross and Red Crescent Societies (IFRC) is advancing the understanding of the sector. This broader notion of shelter and settlements is particularly pertinent as the shortcomings of a largely siloed approach to post-disaster relief and recovery, exemplified by the clusters, become evident. The lives of people affected by natural disasters are a complex web of interactions in which all sectors combine to create the lived experience. Successfully addressing this complexity at the level of individuals and communities is a significant challenge for a global, sectoral based industry.⁹⁵



Multiplier effect

Housing will likely generate more robust non-shelter benefits and alleviate other acute hardships, such as low incomes associated with the presence of a disability.¹²

Advocacy for a joined-up approach by the health sector should include linking urban health with transport, infrastructure, and housing officials. By setting side-by-side the different dimensions of household well-being, the multiple-dimensions perspective thus underscores the potential benefits from linking sectors, encouraging an approach that has been termed “joined-up” governance.¹¹⁵

Concatenation: refers to the capacity of a project to advance on the achievements of other projects or initiatives.¹⁴⁹

Shelter projects can be a platform for credit, training, agricultural support, and small business development.¹⁵⁵

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^P See Annex B. Table1: Evidence hierarchy

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HOW DOES SHELTER AFFECT HEALTH?

The strongest impacts of shelter were found to be on health, including **improved physical and mental health**, particularly for children, as well as **enhanced well-being and morale**. Poor quality housing has a substantial impact on the risk of **ill health and life expectancy**, especially on women and children who spend more time in the home.

"Substandard housing contributed to children's poor health at ages 6, and developmental delays by age 2".
MacArthur Foundation

Housing interventions can reduce doctor's visits, and lower healthcare spending and hospitalization rates.

Housing deprivation increases the risk of disability or severe ill health over the course of life by **25%**.

Improved shelter and settlements reduce risks of diarrheal disease and water-borne illness.

In Nigeria, the rate of under 5 mortality in adequate housing was **40% lower** than those living in inadequate housing.

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Sources: Anderson et al (2017), MacArthur (2017), Cokersey (2019), Brown (2017).

HOW DOES SHELTER AFFECT MENTAL HEALTH?

Shelter and settlements **improve mental health and well being**. Those who receive post-disaster shelter assistance are more likely to experience a return of their mental health to similar levels as before the crisis.

Affordable and adequate housing assistance can lead to:

Fewer doctor's visits

Reduced emotional stress

Increased happiness

Losing their home in a disaster or conflict had a **profound psychological impact** on people over 80.

By improving shelter, people reported their mental health returning to **similar levels** as before the crisis.

"We had no security before, we had lived for 2 years with a broken main door, my psychological state improved so much after the renovation, I am happier and more at ease."
Syrian recipient of shelter assistance in Jordan

After receiving shelter, people **feel more in control** and have **better decision-making capacities**.

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Sources: Brown (2017), MacArthur (2017), Cokersey (2019), Brown (2017), Cokersey (2019), Brown (2017).

HOW DOES SHELTER AFFECT LIVELIHOODS?

Affordable and stable shelter can **provide opportunities for financial stability and employment**. Ongoing construction and maintenance of shelter and settlements can be an opportunity for **employment and skills growth**. Transitional shelters can be used for **small businesses** and income saved from affordable shelter can be redirected and spent on food and education.

Building 1 affordable home creates **5 direct jobs** and as many as **8 indirect jobs**.

36% of IDPs in Ukraine who received stable housing said it **significantly improved** their access to livelihood opportunities.

After the 2004 Indonesian Tsunami, **10%** of people in one resettled area used their transitional shelters for **business purposes**.

46.2% of IDPs on shelter recipients saw a **increase in income** and better access to food.

A house can be a **financial institution**.

A house can be a **meeting place**.

A house can be a **factory**.

A house can be a **granary**.

#SHELTERHELPS LIVELIHOODS
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Sources: MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017).

HOW CAN SHELTER HELP REDUCE RISK FROM HAZARDS?

Improving shelter and settlements can **reduce vulnerability and build resilience**. It can **reduce the cost of shelter repairs and stress** on local economy and can make people **more self-reliant**.

New and improved shelters in Pakistan experienced **50% less damage** than older shelters that were not improved when faced with extreme weather conditions.

Improving settlement level infrastructure in Haiti **reduced the intensity of impacts and duration of emergency** after Hurricane Irma 2017.

"Our new house is definitely an upgrade in terms of security when there is a typhoon. And because the property is ours, we can put our effort into making it more resilient."
Survivor of Typhoon Haiyan, Philippines

None of the shelters built for a project in Vietnam collapsed over a ten year period, including during extreme weather events...
...whereas other houses in the community did.

People with shelter assistance are **safest and more self-reliant** when faced with future extreme weather events.

#SHELTERHELPS DRR
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Sources: MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017).

HOW CAN SHELTER HELP SOCIAL COHESION?

Shelter and settlements can **improve social cohesion and community engagement**. Improved public spaces foster social inclusion. Livelihoods benefit refugee and host communities to **recover and prosper**.

In Syria, **75%** of people said restored social services and infrastructure after conflict had a **positive effect on relationships** between IDPs and host communities.

46% of residents in Lebanon, who benefited from housing upgrading, reported **reduced community tensions** and **increased empathy and trust**.

"We have good relationships with the hosts, we feel at home."
Male shelter recipient, Ethiopia

Shelter and the larger concept of settlement are **inextricably linked** and should be addressed as a whole rather than separately.

Affordable housing and settlement upgrading can increase:

- Involvement in neighborhood activities
- community leadership roles
- community connectedness

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Sources: Brown (2017), Brown (2017), Brown (2017), Brown (2017), Brown (2017).

WHAT IMPACT DOES SHELTER HAVE ON GENDER AND SOCIETY?

People **feel, and are, safer** when given shelter assistance - especially women. Housing vulnerability increases risk of sexual and physical abuse and domestic violence, and **female-headed households** are more likely to be **affected by poor housing conditions**.

Women in India who own land are up to **eight times less likely** to experience domestic violence than those who don't own land.

One study estimated that **28%** of female-headed households with children **have critical housing problems** and are **paying more than 50%** of their income on rent and/or are living in **substandard or overcrowded conditions**.

Considering the **location, set-up, spacing, socio-cultural and economic considerations** in the design of emergency and transitional shelter and camps can **reduce gender risk**.

After receiving **improved shelter**, people internally displaced in South Sudan reported **feeling an average of 40% safer**.

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Sources: MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017), MacArthur (2017).