

Home at What Cost?

Housing Pressure Is Reshaping What Stability Means

Australia at a glance

75% of respondents in Australia agree that unsafe housing places women and girls at greater risk of harm.

44% of renters expect to own a home at some point in their lives.

75% of Gen Z respondents say housing costs make starting a family difficult.

● ■ ● Global Housing Research 2026



“

[Home is] somewhere with enough practical space. Affordable, safe, secure, comfortable and somewhere where you cannot be easily evicted. Must be more than just a place to stay.”

– A man from Australia with a midlevel income who rents his home, aged 55-64.

300 thousand

housing units needed

7.0%

of households face high housing costs

66.3%

of households own their home

Source: World Cities Report

Habitat for Humanity International contracted Edelman Intelligence to conduct an approximately 20-minute survey between **April 10 and June 30, 2026**.

- Australia was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Australian adults** were surveyed online, with quotas for age, gender, region and income to reflect the national adult population. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed online to strengthen subgroup analysis; in Australia, low income was defined as household income below **AU\$3,000 per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal housing arrangements were interviewed face-to-face in **Brisbane, Sydney and Melbourne**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Australia sample: N=1,400.** Targeted boost samples are not independently nationally representative.
- Responses underwent data-quality checks, and significance testing used a **95% confidence level**.
- Differences between demographic subgroups discussed are statistically significant at the **95% confidence level**.

Housing pressure is reshaping what stability means

Australia's survey results point to a housing system that is placing growing pressure on household finances, life decisions, and future opportunities. While **75%** of respondents report satisfaction with their current housing situation, the findings reveal significant concerns about affordability, security and confidence in the housing system. Among renters, only **44%** expect to own a home at some point in their lives, compared with **76%** of all respondents across the 22 countries surveyed. This substantial gap suggests that many Australians no longer see homeownership as a realistic milestone but as a goal that may be permanently out of reach.

The findings reveal a growing disconnect between housing aspirations and expectations. More than eight in ten respondents (**85%**) agree that rising housing costs make it difficult for people to become homeowners, exceeding the global average (**81%**). Rather than simply delaying homeownership, housing pressures appear to be reshaping how Australians think about long-term stability, financial security, and the future they can realistically plan for.

These challenges are reflected in people's everyday experiences. Two in five respondents (**40%**) say their housing situation is one of the biggest sources of stress in their lives, compared with **35%** globally. Nearly half (**44%**) worry that one unexpected problem could threaten their ability to remain housed, while **37%** worry they may be forced to move within the next three years even if they do not want to. Renters are especially vulnerable, with **57%** concerned that an unexpected problem could jeopardize their housing, compared with **35%** of homeowners.

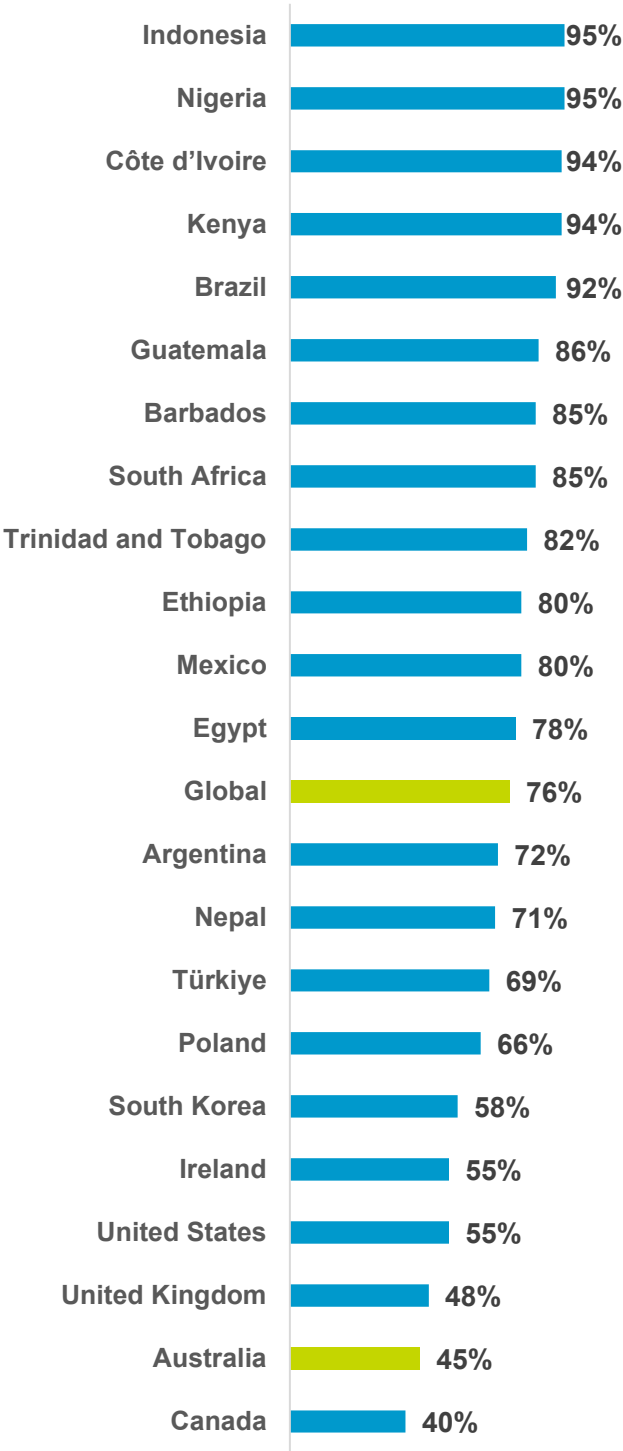
Housing pressures are also affecting broader life opportunities. Nearly four in ten respondents (**39%**) say remaining where they live means giving up personal goals or opportunities, while **42%** report having to choose between housing costs and essentials such as food,

clothing, or medication. Australians overwhelmingly recognize housing's role in well-being, with **86%** agreeing it supports physical health and **89%** agreeing it supports mental health.

Younger Australians appear particularly affected. More than half of respondents (**54%**) agree that housing costs make it difficult to consider starting a family, rising to **69%** among Gen Z and Millennials and **75%** among Gen Z respondents alone. In addition, **64%** of parents worry housing costs are limiting the opportunities they can provide for their children, exceeding the global average of **58%**. These findings suggest housing pressures are increasingly shaping family decisions and concerns about future generations.



Percentage of non-homeowners who expect to own a home at some point in their life



The survey also highlights the relationship between housing, safety, and well-being. More than one-third of respondents (38%) report that poor housing conditions make them feel unsafe, while 33% say they accept housing safety risks because safer options are beyond their reach. One-quarter (25%) report that extreme weather makes it difficult to feel safe where they live. At the same time, 89% agree that safe and decent housing is a basic human right, underscoring the importance Australians place on housing as a foundation for health, safety, and quality of life.

Safety concerns are especially pronounced when viewed through a gender lens. Three-quarters of respondents (75%) agree that unsafe housing places women and girls at greater risk of harm at home. This reflects the close connection between housing insecurity and family and domestic violence in Australia. According to the Australian Institute of Health and Welfare, family and domestic violence accounts for more than 40% of people seeking specialist homelessness services because they need a place to live, and women and girls represent approximately 60% of those seeking assistance.¹

Perhaps most concerning is the lack of confidence Australians express in the housing system itself. A majority (52%) believe Australia is on the wrong track when it comes to housing, while nearly two-thirds (64%) agree that the housing system is broken or does not work, considerably higher than the global average of 56%. Confidence in the system's ability to support vulnerable people is also low: only 35% believe housing decisions protect those most at risk, and just 35% believe housing policies effectively address housing problems. At the same time, 67% would welcome more affordable or social housing in their communities.

The findings suggest that many Australians view housing challenges not as isolated problems but as signs of a system struggling to meet people's needs. If these trends continue, the consequences may extend beyond housing alone, affecting financial stability, family decisions, well-being, and confidence in future opportunities. For many Australians, housing remains central to their vision of a secure and prosperous future, yet that future increasingly feels out of reach.

“ [Home is] somewhere safe and secure without fear. Somewhere with privacy and respect that you can feel that you can grow and develop safely without having to be in struggling so much financially.”

– A woman from Australia with a low income who is experiencing homelessness, aged 35-44.

Promising practice

Australia's housing challenges are not only about affordability. For many people fleeing domestic and family violence, the immediate challenge is finding a safe place to stay while rebuilding stability, connections, and a sense of control over their future. In this context, Habitat for Humanity Australia's **Meanwhile Use** initiative demonstrates how housing can become part of a broader pathway to safety and recovery.

The program partners with property owners and frontline service providers to transform vacant properties into safe transitional accommodation. By bringing underutilised homes back into use, it provides a rapid response to urgent housing needs while helping people move toward longer-term stability.

One recent Sydney project converted a vacant residential property into transitional housing for women and children escaping violence. The

partnership has already provided more than 1,200 nights of safe accommodation for five families, with a further 5,000 nights committed, illustrating how existing housing can be mobilized quickly to support people in crisis. For participating families, secure housing has offered stability during a period of uncertainty, helping children remain connected to school and daily routines while caregivers plan their next steps.

As Australia continues to confront housing pressures, the Meanwhile Use initiative demonstrates how underutilized housing assets can be activated to deliver meaningful support for vulnerable households and strengthen community responses to urgent need.

The numbers behind the story

Survey question	Australia	Global	Homeowners	Renters
In the past 12 months, to help afford housing costs, have you had to do any of the following for yourself or for those you support? (% reporting at least one action)	69%	75%	62%	81%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	44%	48%	35%	57%
My housing situation is one of the biggest sources of stress in my life. (% agree)	40%	35%	32%	51%
Housing costs make it difficult to consider starting a family. (% agree)	54%	56%	48%	60%
Rising housing costs make it difficult for people to become homeowners. (% agree)	85%	81%	82%	88%
I expect to own a home at some point in my life. (% agree)	45%	76%	N/A	44%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	64%	58%	58%	77%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	30%	30%	31%	26%
The housing system in my country is broken or does not work. (% agree)	64%	56%	61%	66%
Safe and decent housing is a basic human right. (% agree)	89%	89%	86%	94%
I would welcome more affordable or social housing in the area I live. (% agree)	67%	77%	59%	81%
Housing policies in my country are effective in addressing housing problems. (% agree)	35%	34%	37%	34%