

Home at What Cost?

Housing Stability Isn't Shared Equally

Barbados

at a glance

39% of respondents in Barbados worry that an unexpected problem could threaten their ability to stay housed.

66% report cutting back on at least one expense to meet housing costs.

53% say housing costs make it difficult to consider starting a family.

● ■ ● Global Housing Research 2026



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Home to me is more than just a house. It is the place where I feel safe, comfortable, and accepted. It is being around people who support and care for me, where I can relax and be myself without judgment. Home also gives me a sense of peace and belonging, especially after stressful or difficult days.”

– A woman from Barbados with a low income in a dependent living arrangement, aged 18-24.

38.0%

of renters spend more than 30% of their income on rent

19.4%

of households face high housing costs

76.7%

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**.

- Barbados was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Barbadian adults** participated in the main nationally representative sample, with quotas for age, gender, region and income. In Barbados, parts of this sample were collected through a mix of online and face-to-face interviews. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed to strengthen subgroup analysis; in Barbados, low income was defined as household income below **BB\$3,000 per month before tax**. Parts of this sample also used a mix of online and face-to-face interviews.
- **Informal arrangements boost: 58 additional respondents** experiencing informal housing arrangements were interviewed face-to-face in **Bridgetown**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Barbados sample: N=1,358**. 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 stability isn't shared equally

Barbados presents a relatively stable housing picture compared with many of the countries surveyed, but the findings reveal a housing system where security is unevenly distributed. The central challenge is not widespread housing instability, but a growing divide between households with financial security and those living with little margin for error. Renters, younger adults, parents, and lower-income households consistently report greater stress, insecurity, and sacrifice. Housing pressure often emerges long before it is caught in official statistics. It appears when people cut back on essentials, delay major life decisions, or worry that a single setback could threaten their ability to remain housed.

Overall, Barbados performs better than the global average on several measures. About **32%** of respondents report a lack of satisfaction with their housing, compared with **35%** across the 22 countries surveyed, while **39%** worry that an unexpected problem could threaten their ability to stay housed, compared with **48%** globally. Safety indicators are also relatively strong, with only **20%** reporting insecure doors or windows and **14%** feeling unsafe in their area. However, these national averages mask significant disparities. Among renters, **45%** report a lack of satisfaction with their housing compared with **16%** of homeowners, while **56%** of renters worry that an unexpected problem could threaten their housing situation compared with **24%** of homeowners. These findings suggest that housing security is closely tied to tenure and access to homeownership.

Survey results point to affordability pressures being a primary force shaping housing experiences. Although **65%** say they can currently afford their housing costs, **91%** agree that rising housing costs are making homeownership more difficult. Among non-homeowners who do not expect to buy a home, **67%** say homes are too expensive, **54%** report incomes that are too low, and **52%** lack sufficient

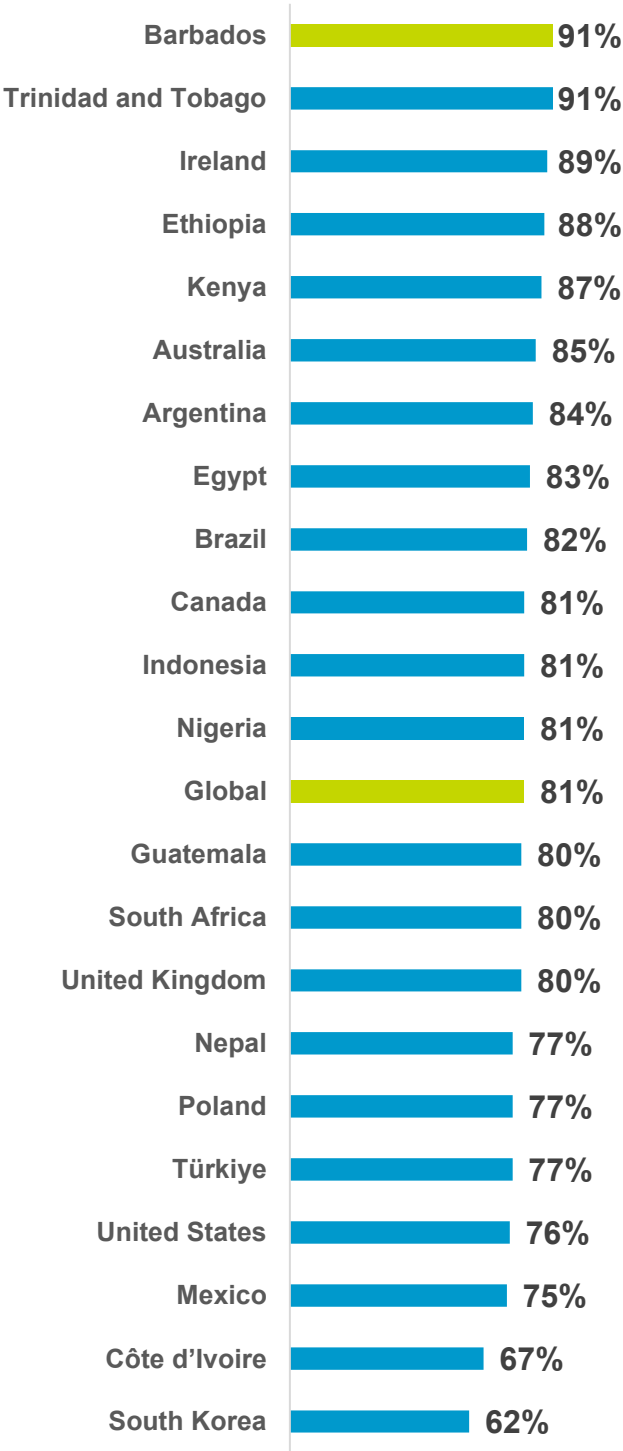
savings for a deposit. These concerns align with recent public discussions about the increasing difficulty young and middle-income households face in accessing homeownership as housing costs rise and affordable supply struggles to keep pace with demand.¹

Furthermore, housing costs are shaping everyday decisions. Two-thirds of respondents (**66%**) report cutting back on at least one expense during the past year to afford housing costs. Approximately **33%** reduced spending on food or groceries, **25%** drew on savings or emergency funds, and **11%** delayed or avoided medical care. Younger generations are particularly affected: **76%** of younger respondents made housing-related cutbacks compared with **57%** of older respondents, and **43%** cut spending on food compared with **24%** of older respondents. These trade-offs suggest that housing affordability is impacting the financial resilience particularly of younger generations.



1. <https://barbadostoday.bb/2026/07/07/lending-bottlenecks-short-term-rentals-targeted-to-ease-pressure-on-homebuyers/>

Percentage of people who agree that rising housing costs make it difficult to become a homeowner



The survey findings also point to lower-income households² disproportionately experiencing safety vulnerabilities. While Barbados performs well overall on safety indicators, lower-income respondents face significantly greater risks. Nearly one-third (31%) report accepting housing-related safety risks because safer options are out of reach, compared with 21% of higher-income respondents. Likewise, 23% report lacking secure doors or windows, compared with only 6% of higher-income households. These disparities demonstrate that housing quality and security remain closely linked to economic circumstances despite the country’s generally positive housing conditions.

Housing pressures are affecting the aspirations and well-being of many Barbadians, with women and parents reporting greater impact. More than half of respondents (53%) say housing costs make it difficult to consider starting a family, while 26% report giving up hopes or ambitions they hoped for because of housing pressures. More than a quarter (28%) identify housing as one of the biggest sources of stress. Women report particularly strong impacts: 58% say housing costs make family formation more difficult compared with 49% of men, while 34% report giving up aspirations compared with 19% of men. Parents are also considerably more likely than non-parents to experience housing-related stress (38% compared to 22%). These findings show that housing pressures extend beyond affordability and influence decisions about family life, personal goals, and mental well-being.

The survey also reveals the disconnect between people’s expectations for housing provision, and their lack of confidence in the housing system to deliver. Nearly all respondents (95%) believe safe and decent housing is a human right, and 76% support affordable or social housing in their communities. Yet 56% believe the housing system is broken or does not work, including 60% of lower-income respondents. This gap is noteworthy because those facing the greatest housing challenges are also the least confident that existing systems can help them improve their circumstances.

If these trends continue, Barbados risks deepening housing inequalities despite maintaining overall stability. Rising costs could further delay homeownership, increase financial trade-offs, and deepen vulnerability among renters and lower-income households. The findings suggest that Barbados’ primary housing challenge is not widespread insecurity today, but the concentration of housing pressures among those with fewer resources and fewer pathways to long-term stability, including younger generations. Without sustained efforts to expand affordable housing and strengthen routes into secure housing, these pressures may increasingly undermine the country’s housing strengths.

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Home is where I feel somewhat grounded, as a father at 23 years old, home means having a place where my child feels safe, loved and comfortable. It is also a responsibility and reminds me that I’m not only living for myself anymore but for my daughter as well. She is depending on me so it also has to mean stability, protection and again love.”

– A man from Barbados with a low income who lives in informal housing arrangements, aged 18-24.

2. "Low-income respondents" refers to respondents whose household income falls below a country-specific threshold and includes both targeted and non-targeted survey respondents. In Barbados, low income was defined as household income below BB\$3,000 per month before tax.

Promising practice

As a small island nation on the front lines of climate change, Barbados faces the challenge of protecting homes, infrastructure and communities from increasingly severe weather while ensuring that adaptation remains affordable and inclusive. The **Barbados Roofs to Reefs programme** offers one example of how innovative finance can help bridge that gap. Rather than focusing on a single intervention, the initiative links improvements to homes, water and sewer systems, stormwater management, and coastal ecosystems into a broader vision of national resilience. Through the world's first debt-for-climate-resilience swap, supported by international guarantees and grants, Barbados has created new fiscal space to invest in measures that strengthen communities against future shocks. What makes the approach especially promising is its recognition that resilient housing depends on the systems around it, from reliable infrastructure to healthy natural environments. As

climate risks grow, Roofs to Reefs shows how innovative financing and integrated planning can help protect communities while strengthening national resilience.

Source: World Cities Report



The numbers behind the story

Survey question	Barbados	Global	Younger — Gen Z + Millennials	Older — Gen X + Boomers + Silent
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)	66%	75%	76%	57%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	39%	48%	46%	34%
My housing situation is one of the biggest sources of stress in my life. (% agree)	28%	35%	38%	19%
Housing costs make it difficult to consider starting a family. (% agree)	53%	56%	69%	39%
Rising housing costs make it difficult for people to become homeowners. (% agree)	91%	81%	90%	92%
I expect to own a home at some point in my life. (% agree)	85%	76%	90%	75%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	54%	58%	61%	44%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	19%	30%	24%	16%
The housing system in my country is broken or does not work. (% agree)	56%	56%	60%	52%
Safe and decent housing is a basic human right. (% agree)	95%	89%	94%	96%
I would welcome more affordable or social housing in the area I live. (% agree)	76%	77%	81%	72%
Housing policies in my country are effective in addressing housing problems. (% agree)	21%	34%	21%	20%