

Home at What Cost?

Hope Is Strong, but Housing Security Remains Fragile

Brazil

at a glance

82% of respondents in Brazil say rising housing costs make homeownership difficult.

74% have cut back on at least one expense during the past year to afford housing costs.

57% say housing costs make it difficult to consider starting a family.

● ■ ● Global Housing Research 2026



“

Housing for me is more than a physical house. It's the place where I feel safe, comfortable and at peace. It's where I can rest after a tiring day, store my things and live important moments with my family. It also means stability.”

– A woman from Brazil with a high income who owns her home, aged 18-24.

6.0 million

housing units needed

21.3%

of households face high housing costs

14.9%

of urban residents live in slums or informal settlements

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**.

- Brazil was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Brazilian 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 Brazil, low income was defined as household income below **3,000 BRL per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **São Paulo, Salvador and Jaboatão dos Guararapes**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Brazil 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**.

Hope is strong, but housing security remains fragile

Brazil's housing challenge is not defined simply by a lack of housing, but by the growing gap between people's aspirations and their ability to access adequate, secure, and affordable housing. The survey reveals a country where optimism about housing coexists with financial vulnerability and concerns that a single setback could threaten housing stability. More than half of respondents (**56%**) worry that one unexpected problem could threaten their ability to remain housed, compared with **48%** across the 22 countries surveyed. In addition, **37%** report a lack of satisfaction with their housing situation. These findings suggest that housing insecurity often emerges long before displacement or homelessness becomes visible.

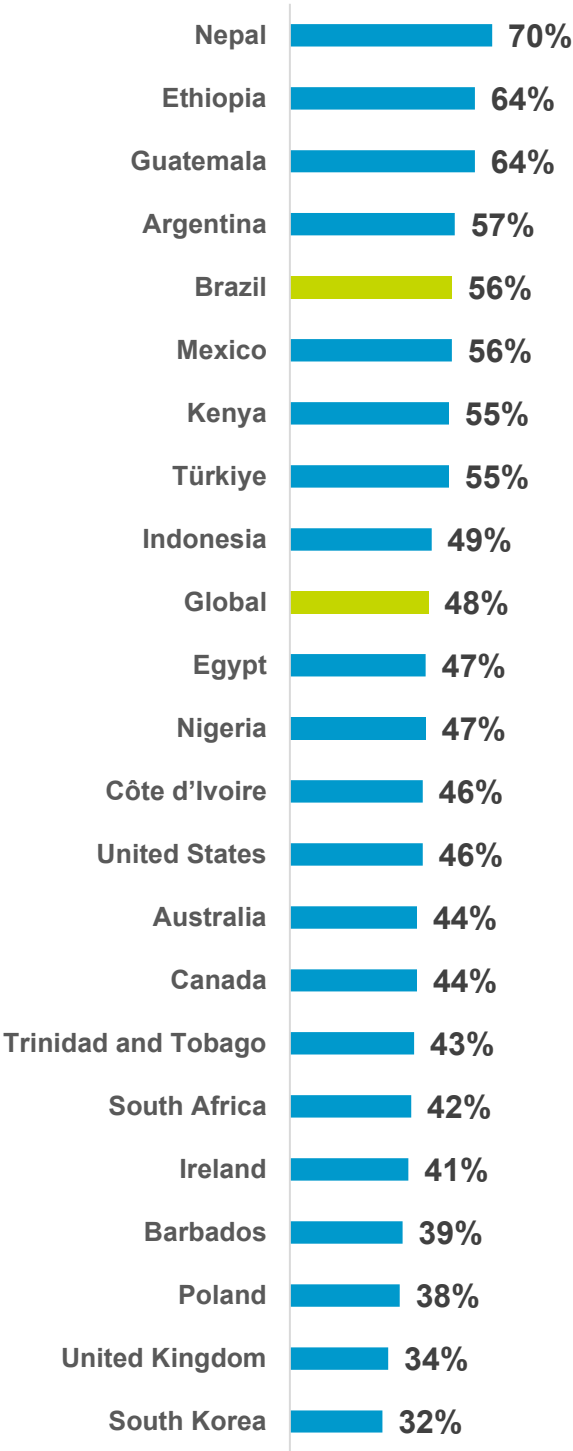
This tension between hope and insecurity is especially evident in perceptions of the future. Over three-quarters of respondents (**79%**) believe their housing situation will improve within three years, well above the **68%** global average, and only **8%** of non-homeowners say they never expect to own a home. Yet affordability concerns remain widespread. More than 8 in 10 (**82%**) say rising housing costs make homeownership difficult, and **57%** say housing costs make it difficult to consider starting a family. The findings suggest that homeownership continues to symbolize stability, security, and upward mobility for many Brazilians. However, rising housing costs appear to be placing those aspirations further out of reach, creating a growing disconnect between housing goals and housing realities.

Housing pressure is also forcing households to make difficult trade-offs between housing and other essential needs. Some **74%** of respondents cut back on at least one expense during the past year to afford housing costs, while **37%** report spending less on food and groceries, compared with **33%** globally. Among non-homeowners, that figure rises to **48%**. In addition, **27%** of all respondents say they frequently struggle to pay housing-related costs and **34%** report having to choose between housing payments and necessities such as food, clothing, or medicine. These findings suggest many households have little financial margin for error as housing costs compete directly with other basic needs.



1. "Shared housing arrangements" refers to situations in which two or more families share the same dwelling due to housing constraints and a need for independent housing, rather than by preference.
2. <https://repositorio.fjp.mg.gov.br/items/4ea6db72-4b2e-4dcb-af59-95202212ce9a>
3. "Respondents living in informal arrangements" refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
4. <https://educa.ibge.gov.br/jovens/materias-especiais/22539-censo-2022-16-390-815-pessoas-moravam-em-favelas-e-comunidades-urbanas.html>

Percentage of people who worry that an unexpected problem could threaten their ability to remain housed



The survey findings align with broader housing conditions documented in Brazil. According to the Fundação João Pinheiro, Brazil’s housing deficit reached approximately 6.2 million homes in 2022. This deficit reflects multiple forms of housing need, including excessive rental burdens, precarious housing conditions, and shared housing arrangements,¹ not simply a shortage of homes.² Excessive rental costs are the largest component, helping explain why many respondents feel vulnerable to financial shocks despite their optimism.

These concerns are amplified among people living in informal housing arrangements.³ Approximately 70% report a lack of satisfaction with their housing situation, compared with 37% nationally, while only 68% feel secure in their right to remain in their homes, compared with 89% nationally. They are also more likely to report housing stress (48% versus 23%) and health risks linked to housing conditions (40% versus 22%). These gaps highlight how insecurity extends beyond shelter and into questions of tenure, safety, well-being, and opportunity.

Broader housing conditions help explain these findings. The 2022 Census identified 12,348 favelas and urban communities housing 16.4 million people, or 8.1% of the population.⁴ While favelas and urban communities are distinct from informal housing arrangements, both highlight how uneven access to infrastructure, sanitation, drainage, and tenure security continues to shape housing experiences across Brazil. These findings underscore that housing outcomes are influenced not only by the dwelling itself but also by access to services, infrastructure, and secure conditions within the wider neighborhood.

If these trends continue, affordability pressures may force more households to reduce spending on food, health care, and education while undermining well-being. Persistent housing insecurity may also limit families’ ability to plan for the future, build assets, and take advantage of economic opportunities. The survey suggests that Brazil’s housing challenge is not a lack of aspiration. It is ensuring those aspirations are supported by policies and investments that advance the right to adequate housing, including affordability, tenure security, and access to neighborhoods with the infrastructure and services households need to thrive.

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What makes me optimistic is the prospect of long-term stability. I am hopeful that through better financial planning and more consistent housing policies, I can secure a home that feels permanent, providing a safe and stable environment for my future.”

– A woman from Brazil with a high income who owns her home, aged 25-34.

Promising practice

As climate-related disasters increasingly affect Brazil's informal settlements, many communities face housing conditions that heighten their vulnerability to floods, landslides, and extreme weather. Through the **Home Equals** initiative, Habitat for Humanity Brazil is helping shift the conversation by positioning adequate housing as an essential part of climate resilience and climate justice.

The initiative combines research, storytelling, community leadership, and local action. A national study, *No Climate Justice Without Housing Justice*, highlighted how housing insecurity can deepen climate risks, particularly for low-income families, women-led households, and Black communities. A documentary capturing the experiences of residents affected by the São Sebastião disaster helped bring these realities into public view, connecting policy discussions with lived experience.

At the community level, residents in Recife and Belém are helping shape climate adaptation solutions through participatory planning and risk-reduction efforts tailored to local needs. By linking community knowledge with national policy dialogue, the initiative demonstrates how

locally grounded solutions can inform broader systems change. Its early progress offers a hopeful example of how housing, climate resilience, and community voice can be advanced together to build safer and more inclusive futures.



The numbers behind the story

Survey question	Brazil	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)	74%	75%	78%	68%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	56%	48%	61%	49%
My housing situation is one of the biggest sources of stress in my life. (% agree)	23%	35%	26%	19%
Housing costs make it difficult to consider starting a family. (% agree)	57%	56%	61%	51%
Rising housing costs make it difficult for people to become homeowners. (% agree)	82%	81%	80%	84%
I expect to own a home at some point in my life. (% agree)	92%	76%	94%	87%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	60%	58%	59%	61%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	31%	30%	33%	29%
The housing system in my country is broken or does not work. (% agree)	67%	56%	64%	71%
Safe and decent housing is a basic human right. (% agree)	91%	89%	91%	92%
I would welcome more affordable or social housing in the area I live. (% agree)	86%	77%	85%	87%
Housing policies in my country are effective in addressing housing problems. (% agree)	32%	34%	35%	27%