



Home at What Cost?

A global report on how housing shapes safety,
well-being and life's biggest decisions

OCTOBER 2026



Global Housing Research

Foreword

Traditionally, when people think of Habitat for Humanity conducting research, they expect us to be focused on the “habitat” piece of our mission — building, improving and financing homes. And indeed, we do collect data and partner on studies about construction costs, housing affordability and the basic elements of adequate housing, such as water and sanitation. But we also know that home is far more than four walls and roof; it impacts people’s health, education and future opportunities. So supporting research on the structural and economic measures of the home — that habitat part — simply isn’t enough on its own.

That’s what makes this report so important for us — and frankly, for our larger housing sector. In the pages that follow, the “humanity” of our name and our mission takes center stage, in this, our organization’s 50th anniversary year. We set out, through one of the most inclusive global housing surveys ever conducted, to put data behind the human experience with housing today and learn more about what’s happening under the roofs and inside the lives of people in various housing situations all over the world.

So what did we find? Widespread agreement, for one, on the central role housing plays in our lives. But we also uncovered painful trade-offs people make, ones that aren’t often documented yet are very much part of the price people pay in pursuit of a secure place to call home. These costs are hidden — and very human.

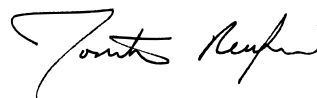
In communities around the world, I consistently meet people who speak about decent, affordable housing as a source of confidence, stability and possibility. Home represents a place to nurture aspirations and relationships, and a future that feels grounded in something lasting.

What has changed is not the desire for a home but rather the difficulty of achieving it. The United Nations estimates that 1 in 3 people around the world lack adequate, affordable housing. But that doesn’t tell the whole story.

Three out of every 4 people have cut back on at least one expense to afford housing costs, as you’ll read in the chapters that follow, and nearly half worry that one unexpected problem could threaten their housing security. The data paint a picture of a much more complex and pervasive global housing crisis made up not only of people living in housing security but also those who have housing insecurity living in them.

This research underscores how intertwined housing is with other aspects of people’s lives, from how much they eat, to whether and when they have children, to how much they are able to save for the future. In that way, I’m optimistic that we will see collective action by governments, businesses, civil society and individuals, who all know that a decent home opens doors to greater stability and opportunity. Together, we all have a role in shaping whether people can access housing that expands their choices rather than limiting them.

The world is at an inflection point when it comes to housing. And it’s hard to imagine us not taking bold action as we better understand how the places we call home are tied, in so many ways, to our shared future and our shared humanity.



Jonathan Reckford

CEO of Habitat for Humanity
International



The report at a glance

Five findings
that reveal the
hidden price we
pay for housing,
and the path for
collective action.

A world united on the promise of home

89% of respondents globally agree that safe and decent housing is a basic human right, and 77% would welcome more affordable or social housing in their area.



The true cost of housing is what people give up

75% have cut back on
at least one expense
to afford housing costs.



Housing's hidden cost to health and well-being

35% say housing is a
major source of stress,
while 89% say reliable
housing supports
mental health.



When housing costs people safety

40% accept some
housing safety risks
because safe options
are out of reach.



Paying with our future: housing pressures put life on hold

56% say housing costs make
it difficult to consider starting
a family; 58% of parents
worry housing costs limit
children's opportunities.



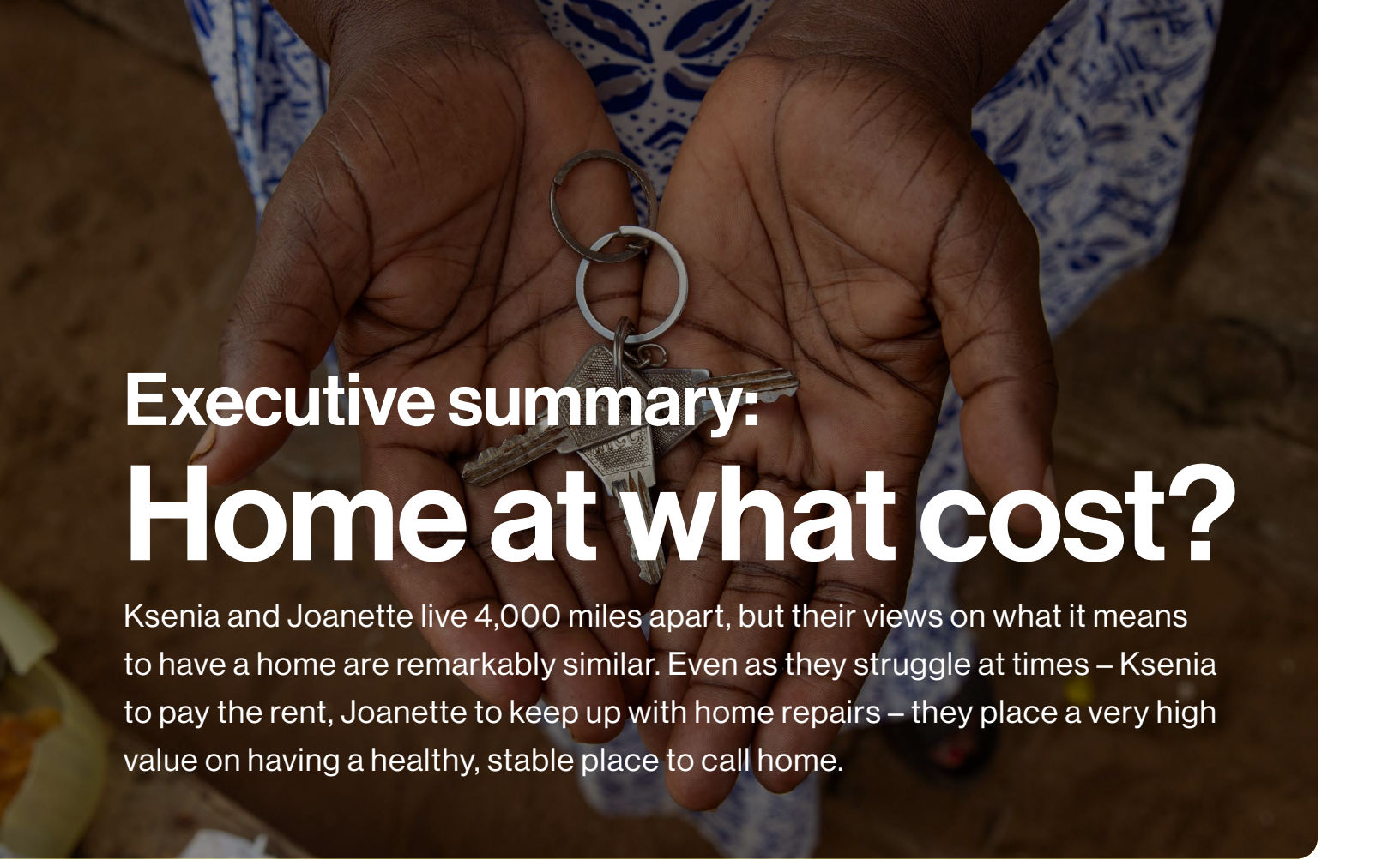
Table of contents

The report at a glance	2
Executive summary	5
Home at what cost?	6
Introduction	11
The world united	12
A shared belief in the promise of home	12
The reality falls short	13
Diverse priorities reflect diverse lives	14
Hope in their words: Practical pathways	15
Chapter 1	17
The full cost of housing includes what people give up	18
The hidden trade-offs of home	19
No room to recover	20
The cost of connection	21
A chain of compromises	21
Why this matters	22
Chapter 2	23
Housing's hidden cost to health	24
The rent is paid, but the pressure stays	25
When housing falls short, health pays the price	27
A place to belong	29
Why this matters	30
Chapter 3	31
When home isn't your safe place	32
Safety begins with the condition of the home	33
Safety in a changing climate	34
Dignity, control and recourse	37
Housing-related risks are not experienced equally	38
Why this matters	39

Chapter 4	41
Costs of today limit plans for tomorrow.....	42
Trading the future.....	42
Family plans under strain.....	43
A smaller margin for children's opportunities.....	45
Homeownership remains an aspiration, but the path is narrowing.....	46
Why this matters.....	48
Chapter 5	49
Recommendations for action	50
Advance political commitment for housing	51
Close the housing financing gap with greater resourcing and diverse solutions across the continuum	52
Monitor and measure housing security as people experience it.....	53
Innovate to deepen the reach of finance.....	54
Commit to social reporting on housing investments	54
Invest in the homes people already have	55
Use this evidence to urge policy change, finance and accountability	56
Center lived experience and community leadership.....	56
Build pathways from volunteer service to transform housing	56
Listen and learn.....	58
Share skills	58
Volunteer in ways that strengthen communities.....	59
Advocate for changes that make housing more stable.....	59
Leverage your skills	60
Activate your network to contribute to the work.....	60
Conclusion	61
Appendix	63
About this report.....	64
Survey design.....	64
Survey sample overview	66
How to read the findings.....	68

Executive summary





Executive summary: Home at what cost?

Ksenia and Joannette live 4,000 miles apart, but their views on what it means to have a home are remarkably similar. Even as they struggle at times – Ksenia to pay the rent, Joannette to keep up with home repairs – they place a very high value on having a healthy, stable place to call home.

“I feel like housing has an effect on how we develop as people,” says Ksenia, 23, who rents a house in a coastal town south of Dublin, Ireland. “Having a space that I know is my own, that alone can open so many new different pathways for me.”

Joannette, 64, lives in the home that has been in her family for almost seven decades in Trinidad and Tobago and can’t imagine her life without it. “This is my kingdom,” she says. “This is my comfort zone. My home means everything to me.”

This report draws on original public opinion research commissioned by Habitat for Humanity International to better understand how people experience housing in their daily lives. At the heart of the research is a first-of-its-kind survey of **more than 30,000 people conducted across 22 countries**, including Ireland and Trinidad and Tobago, from April to June of 2026. The survey was anonymous, so while Ksenia and Joannette weren’t direct participants, the results show that across the world people agree with them in seeing a very close link between where they live and their quality of life.

Nearly 9 in 10 respondents (89%) say that safe, comfortable, reliable housing helps people stay mentally healthy. An equal share say safe and decent housing is a basic human right, and nearly as many parents **(87%)** say it’s important to have a home they can pass along to children.



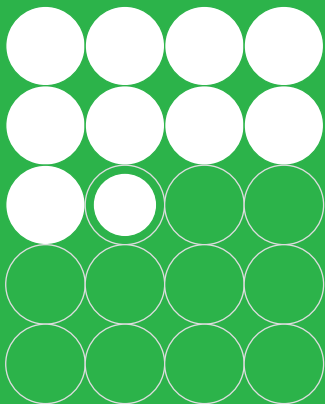
JOANNETTE



KSENIA

48%

of people globally say one unexpected problem could threaten their ability to stay housed.



But the survey also reveals a more troubling reality. People may have shelter, but that does not mean their housing feels affordable, safe, stable, dignified, healthy or capable of supporting the life they are trying to build. They are paying hidden costs – in stress, cutbacks and painful trade-offs impacting their futures.

Nearly half of respondents globally (48%) worry that one unexpected setback could threaten their ability to stay housed, a figure that rises to **55%** among people surveyed in low-income groups.¹

“My main worry for the future: What if I don’t have somewhere to stay tomorrow?” Ksenia says while sitting in a neighborhood park.

1. Throughout this report, “low-income households” refers to respondents whose household income falls below a country-specific threshold and includes both targeted and non-targeted survey respondents. For specific income brackets per country, see the full methodological details in the technical appendix.



The consequences of that housing pressure are most evident in what people such as Ksenia and Joannette give up to stay housed. **Three-quarters of respondents globally (75%)** say they have cut back on at least one expense in the past year to afford housing costs. **One-third (33%)** have spent less on food or groceries, **32%** have used savings or emergency funds, **31%** have taken on additional work, and **13%** have delayed or avoided medical care. Among people living in informal arrangements,² **89%** have made at least one cutback, and **18%** have delayed or avoided medical care.

The trade-offs point to a higher full cost of housing that is not simply what people pay. It includes what people sacrifice to secure a place to call home, and what they give up to keep it.

“It is always a sacrifice,” Joannette says as she sits on the front steps of her home. “Some months, it’s a give and take. You pay one bill; you hold back on the other bill. You eat good this month; you watch what you eat next month. That’s the reality of it.”

Housing costs are also coming at the expense of people’s sense of safety and security. **Four in 10 (40%)** say they accept some housing safety risks because safer options are out of reach – for example, as relates to their doors, windows or the surrounding area. Additionally, **nearly 1 in 5 respondents globally (18%)** say their home does not protect them from extreme weather such as heat, cold or flooding. **Three in 10 (30%)** say extreme weather makes it harder to feel safe where they live.

75%

say they have cut back on at least one expense in the past year to afford housing costs.

2. Throughout this report, “people living in informal arrangements” refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.

30% say extreme weather makes it harder to feel safe where they live.

Joanette recently took out a small loan to make repairs on her home in low-lying Moruga, Trinidad and Tobago, which experiences heavy rainfall events and significant flash flooding. She hated to take on new debt but thinks her home is worth it. “It’s a constant challenge, because at the end of the day that is what it’s all about,” she says. “You live here.”

Housing costs affect not only household budgets today but also the lives and futures people feel able to build tomorrow.

Nearly 2 in 5 people (38%) say remaining in their current home means giving up things they had hoped for, such as personal projects or development opportunities. **Nearly 6 in 10 (56%)** say housing costs make it difficult to consider starting a family. Among parents and guardians, **58%** worry that housing costs limit the opportunities they can provide for children under their care.

56% say housing costs make it difficult to consider starting a family.

The survey reveals that younger respondents feel many of these pressures more sharply. Gen Z and Millennials are more likely than older generations to report lack of satisfaction with their housing, additional work, delayed plans, and concern that housing costs are narrowing their future.

“You’re constantly in a fight-or-flight mode,” says Ksenia, who while studying in Dublin had to live with her family after her upcoming rental agreement fell through unexpectedly. “You turn off all the other needs, wants you might have in your life.”

The greatest pressure, the survey reveals, falls on those facing the greatest housing challenges. Across countries, the sharpest and most concentrated pressures are reported by people with the least room to absorb them.

Renters are more likely than homeowners to report cutbacks, uncertainty and concern about the opportunities they can provide for their children. People living in informal arrangements face higher levels of instability, sacrifice, stress, and exposure to poor conditions. Those in low-income groups have less financial cushion when costs rise.

Younger generations are more likely to feel that housing costs are delaying life plans. People from self-reported historically disadvantaged ethnic groups in their country also report higher exposure to some risks, including unstable income and difficulty raising concerns about their housing.³

“My hope for my generation is that we figure out the policy around housing and we find a way to deliver affordable options,” Ksenia says.

3. These comparisons are based on country-specific self-identification and should not be interpreted as suggesting that groups share the same experience across countries.

More than half (56%) say the housing system in their country is broken.

But she, like much of the world, doesn't see solutions immediately at hand, an opinion that holds across people in different housing situations, income groups and regions. **More than half of respondents globally (56%)** say the housing system in their country is broken or does not work. Similar shares say housing decisions feel unfair (**42%**) or do not protect those most at risk (**41%**), or that housing policies are ineffective in addressing housing problems (**43%**).

These findings reflect respondents' perceptions, not a direct assessment of any one country's housing system. But taken together, they reveal a widespread gap between the housing people believe they need and the pathways available to reach it. That gap matters, because when better housing feels out of reach, people are left absorbing the hidden costs of housing pressure in their daily lives.

Creating pathways to adequate, affordable housing around the world will require more than a single solution. Along the housing continuum, better housing will not look the same for everyone. It may mean improving the home someone already has, accessing secure

and affordable rent, strengthening tenure protections, expanding social housing,⁴ supporting climate-resilient repairs, or creating a viable route to homeownership.

No single institution can deliver those pathways alone. Governments, businesses, civil society and communities themselves all shape whether decent housing is accessible, affordable and sustainable over time. This report concludes with clear recommendations for collective action across stakeholders and sectors, including individuals such as Ksenia and Joannette, who are working to expand better housing options in their communities.

The message from this research is clear: People are not asking for abstract promises. They are asking for practical pathways to homes they can afford, improve, rely on and build their lives around, without paying for housing by sacrificing food, health, savings, safety or future plans. Until those pathways are cleared, the question remains: Home at what cost?



***Reader's note:** Throughout this report, we share people's lived experiences through quotes and stories. Quotes in gray boxes are responses to an open-ended question in the anonymous survey. The named stories in the report come from people with lived experience who did not take part in the survey and were collected separately.*

4. "Social housing" refers to housing supported by governments, communities or civil society organizations, including public housing, cooperatives, community land trusts and other non-market housing models.

Introduction



Introduction:

The world united

A shared belief in the promise of home

The things that divide us often grab headlines. Yet our survey of more than 30,000 people across 22 countries and six continents finds remarkable agreement about the importance of housing.

Nearly 9 in 10 respondents (89%) agree that safe and decent housing is a human right. **Almost 8 in 10 (77%)** would welcome more social or affordable housing in their own neighborhood.

People also see housing as a shared responsibility. Respondents point to national or federal governments (**46%**), local governments (**43%**), and public or social housing providers (**28%**) as mainly responsible for improving housing conditions. The findings suggest that people expect leadership from government but do not see housing as the responsibility of one institution alone.

Although housing conditions differ substantially across the countries surveyed, people agree that home is foundational to well-being. **Nearly 9 in 10** say that a safe, comfortable and reliable place to live supports mental health (**89%**) and physical health (**87%**). They also see housing as central to family and community; **85%** believe stable housing makes it easier to build community, while **87%** say it is important to have a home to pass on to their children.

At Habitat for Humanity, we believe in a world where everyone has a decent place to live. This survey shows that people around the world largely share that vision.

“To me, a home means everything,” says Imelda, who lives in the countryside with her family in the community of El Salto, Mexico. “It’s a small word, but it encompasses a lot. I have a roof over my head. I have children, I have a man who is by my side. And for me, I feel blessed to have (a) home.”



89%

agree that safe and decent housing is a human right.



77%

would welcome more social or affordable housing in their own neighborhood.



The reality falls short

Unfortunately, the world has a long way to go to reach that shared ideal. The United Nations Human Settlements Programme, UN-HABITAT, estimates that up to 3.4 billion people – more than 1 in 3 people globally – lack access to secure, safe and adequate housing, including more than 1 billion people living in slums and other informal settlements, where insecure tenure,⁵ overcrowding, environmental hazards and limited basic services often overlap.⁶

Inadequate housing takes many forms. It may mean an unsafe structure, too little space, insecure tenure heightening risks of eviction, exposure to extreme weather, or a lack of reliable water and sanitation. The survey finds that people are likely accepting substandard access to basic services: **93%** say they had access to water, and **94%** to sanitation. These responses are closer to official statistics of substandard access rather than to higher government and World Health Organization standards of services that are safely managed.

Official estimates help explain the distinction. According to a 2025 report, 91% of the global population used at least basic drinking-water services, but only 74% used safely managed drinking water. For sanitation, 82% used at least basic services, while 58% used safely managed sanitation. Four percent of the global population still practiced open defecation.⁷ Safely managed services must meet additional standards for availability, quality and safe treatment, not simply exist in some form.



IMELDA

Imelda, sitting outside on the land where she feeds both chickens and horses, describes what adequacy means in everyday terms: “We bring electricity from very far away. Having running water with a shower – I think that is basic, but I still don’t have it.”

This gap between the promise and reality of home is also reflected in how people feel about where they live. **More than 1 in 3** respondents globally (**35%**) report lack of satisfaction with their current housing. This rises to **47%** among respondents in low-income groups,⁸ **40%** among Gen Z and Millennials, and **67%** among people living in informal arrangements.⁹ Respondents who lack access to basic housing services, such as sanitation, are nearly twice as likely as those with access to these services to report low satisfaction with their housing – **21% compared with 12%**.

5. “Insecure tenure” refers to when people lack sufficient legal or recognized protection against forced eviction, harassment or other threats to their continued occupancy of their home or land.
6. UN-HABITAT, *World Cities Report 2026: The Global Housing Crisis: Pathways to Action* (unhabitat.org/world-cities-report-2026).
7. WHO/UNICEF Joint Monitoring Programme, *Progress on Household Drinking Water, Sanitation and Hygiene 2000-2024, 2025*. (washdata.org/reports/jmp-2025-wash-households). “Basic” water access refers to water from an improved source, where the round-trip collection time is no more than 30 minutes. “Safely managed” water refers to an improved source located on premises, available when needed, and free from fecal and chemical contamination.
8. “Low-income households” refers to respondents with household incomes below a country-specific threshold. For specific income brackets per country, see the full methodological details in the technical appendix.
9. “People living in informal arrangements” refers to respondents who reported living without formal housing documentation, in temporary accommodation, or renting from a hotel.

Lack of satisfaction also varies substantially by country. It reaches **66%** in Côte d'Ivoire and **63%** in Ethiopia, compared with **16%** in Indonesia and **18%** in both Egypt and Poland. Homeownership rates and housing quality likely contribute to these differences – more than half the urban populations of Côte d'Ivoire and Ethiopia live in slums, for example – but the relationship is not straightforward. People assess their housing through the wider experience it provides, whether it feels secure and suitable, and whether it supports daily life.

Satisfaction alone does not capture the full picture. The survey reveals another, less-obvious dimension of housing insecurity. Nearly half of respondents globally (**48%**) worry that one unexpected setback could threaten their ability to stay housed. Among people living in informal arrangements whom we spoke to, the number sharing that concern rises to **almost 7 in 10 (67%)**. People may have a roof over their heads and still feel one illness, job loss, rent increase or emergency away from losing stability.

Diverse priorities reflect diverse lives

People are united in believing housing matters, but they do not define better housing in exactly the same way. Their priorities reflect different homes, communities, economies and stages of life.

Imelda, 45, and her husband, Inocente, 51, moved from a nearby village to the countryside in pursuit of more space for their children to grow. Their sacrifices are real, but so is their hope for a home that offers greater stability, safety and possibility. “That is the comfort of a home,” Inocente says. “You can do whatever you like – rest, sing and laugh.”

Feeling safe is the strongest global priority for better housing (**40%**), according to the survey. This is followed by having enough space and privacy (**32%**), being able to afford housing without constant stress (**32%**) and living somewhere in good condition (**30%**).



Priorities also vary across countries and income contexts. In surveyed lower-income countries, as grouped by gross national income at purchasing power parity, or GNI PPP,¹⁰ reliable access to basic services such as safe drinking water, sanitation and electricity is the leading priority (**37%**), reflecting more fundamental housing needs. Affordability, on the other hand, is especially prominent in Canada (**48%**), while space and privacy stand out in South Korea (**53%**). Protection from extreme weather is a stronger priority in Indonesia (**33%**), South Africa (**32%**), Barbados (**31%**) and Mexico (**31%**).

These differences do not weaken the shared promise of housing. They show why better housing cannot be reduced to one fixed model. What people need most depends on the pressures they face and the possibilities available to them.

Hope in their words: Practical pathways

People's hopes for housing are not vague. They point to practical changes: lower costs, fairer access to loans and deposits, homes that can be repaired, stronger tenant protections, and support that reaches people before pressure becomes unmanageable.

This comes through clearly in the 15,758 open-ended responses¹¹ to the question we asked: "Looking ahead, what makes you hopeful or optimistic about your housing

“

I would feel more hopeful if housing became more affordable and stable with fair rent prices and better support from landlords.”

– A man from Ethiopia with a low income in a dependent housing arrangement,¹² aged 18-24

situation?” Public support, social housing and clearer housing policy form the most common theme, appearing in **approximately 15%** of responses. Stability, security and the ability to stay in one's home follow at approximately **13%**. Affordability, steadier income and employment, and pathways to ownership each appear in around **1 in 10 responses (11%)**.

Themes highlight the barriers people face in achieving better housing. Respondents mention the security of their families



10. GNI PPP low-income countries are countries with average incomes below US\$10,000 per person, adjusted for differences in the cost of living across countries.

11. For the purposes of the open-ended response coding, “public and institutional support, social housing and clearer housing policy” refers to responses that called for government or institutional action, more social or affordable housing, clearer housing rules or policies, or stronger support systems to help people access or maintain stable housing.

12. “Dependent housing arrangement” refers to respondents living either in employer housing or with family or friends and not paying rent.



and children, increased housing supply, help with repairs and maintenance, and fairer access to public housing assistance. In their own words, they call for more social housing, fairer loans, stronger tenant protections, rent regulation, better maintenance and clearer routes to support.

Together, these responses show that hope is tied to practical conditions: support, stability, lower costs, reliable income, livable homes, and realistic routes to clear land and property rights and other forms of secure tenure. People want housing to be built, financed and managed around human needs, not only financial return.

The findings point to three interrelated gaps that should be addressed through collective action: a commitment gap, a financing gap and an understanding gap.

“

[I hope to] try to get a job
and get a stable home for
my children that is safe.”

– A woman from Argentina with a low income who lives
in informal arrangements, aged 25-34

Chapter 1



Chapter 1:

The full cost of housing includes what people give up

Housing costs are typically counted in rent; mortgage payments; utilities; and the expenses of building, maintaining and improving a home.

“

Instead of eating meat, I cooked instant noodles with leafy greens and lived on that while saving enough to buy this land.”

— NIRU



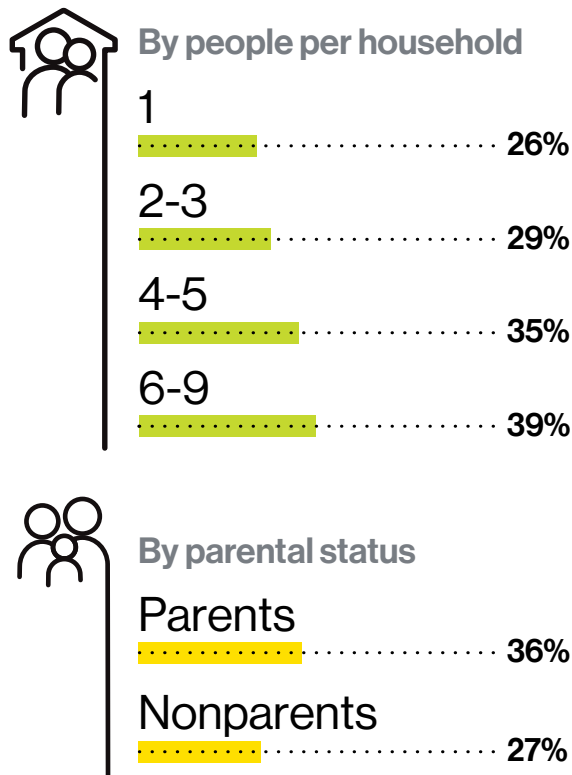
But the full cost is not only what people pay. **It includes what people give up for a place to call home.**

It is also measured in groceries left out of the basket, prescriptions not refilled, savings spent before the emergency arrives, extra shifts taken when the body needs rest, and time with loved ones canceled because there is no room in the budget or the week.

These sacrifices are often missing from housing data, but they shape the lived experience of securing and maintaining a home. This chapter follows these hidden costs of housing into daily life: what people cut back on, what they postpone and what slips from their grasp.

Understanding the housing crisis

Percentage of households who have used savings or emergency money to help afford housing costs in the past 12 months¹³



The hidden trade-offs of home

For many people, sacrifice is not the exception. It is how housing is sustained. More than **three-quarters of people surveyed globally (75%)** have cut back on at least one expense in the past year to afford their housing costs. This rises to **89%** among respondents living in informal arrangements, **85%** among low-income groups and **81%** among younger generations.

People are paying for housing through painful trade-offs that shape their daily lives. **One-third of respondents (33%)** have spent less on food or groceries to afford housing costs. A similar share **(32%)** has dipped into savings or emergency money.

33%

of people globally have spent less on food.

32%

have used savings or emergency funds.

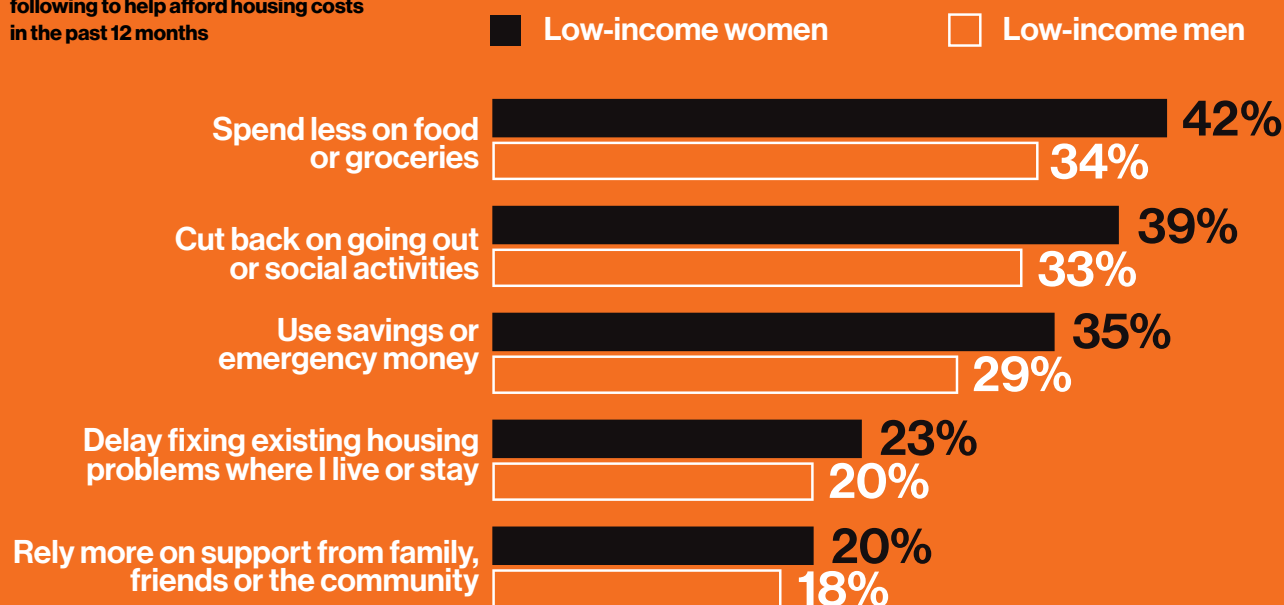
Niru, 44, who lives in Kavre, Nepal, has experienced housing instability nearly her entire life. Today, the 44-year-old lives in a hillside community with her family in a home that was built through many years of sacrifice on the eastern edge of the Kathmandu Valley. "Instead of eating meat, I cooked instant noodles with leafy greens and lived on that while saving enough to buy this land," she remembers.

These choices show how housing pressure enters daily life quietly, through the things people count on most: their grocery budget, a small savings account, or emergency money set aside for the unknown. When those are cut back, there is less left to absorb the next shock. The margin between stability and crisis becomes smaller.

13. Harvard Joint Center for Housing Studies. "The Rent Eats More: Residual Income Housing Cost Burdens from 2019–2023."

Top 5 items with the largest sacrifice gap between low-income women and men

Percentage who have had to do the following to help afford housing costs in the past 12 months



The things people give up to afford housing are widely shared but not evenly carried. Among people living in informal arrangements, **89%** have made at least one cutback. The same is true for **85%** of low-income groups and **81%** of younger generations. Within the low-income group, women are more likely than men to report trade-offs that cut into the essentials of household stability: food, healthcare, savings and children's opportunities. Parents are also more likely to have drawn on savings to meet housing costs, at **36%** compared with **27%** for nonparents.

Housing pressure is experienced as more than a monthly bill. It shapes the choices available before the month even begins.

No room to recover

When housing costs rise, people cut back on the things that keep them well. This may look like pushing through pain, stretching medicine, skipping time off or putting off the next break.

Healthcare is one of the starkest trade-offs.

More than 1 in 10 respondents (13%) have delayed or avoided medical care, including taking smaller doses, skipping doses or delaying refills because of housing costs. Among respondents living in informal arrangements, this rises to almost **1 in 5 (18%)**.

Rest is also at risk. **Nearly 1 in 5 (18%)** have delayed resting or taking time off because of housing pressures. For these individuals, maintaining a place to call home requires not only spending less, but also recovering less.

Nearly a third (31%) have taken on additional work to afford housing costs, rising to **45%** in surveyed GNI PPP low-income countries, compared with **33%** in middle-income and **20%** in high-income countries. Additional work is also more common among younger generations than older generations, at **37%** compared with **21%**, and among respondents living in informal arrangements, at **42%**.

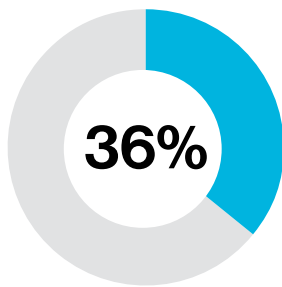


Housing is supposed to be the place people return to so that they can recover from the demands of life. But for many, keeping that place requires more work, less rest and fewer chances to tend to their own well-being.

The cost of connection

Housing pressure not only cuts into essentials but also can leave people with more stress and fewer chances to feel connected.

More than a third of respondents (36%) have cut back on going out or social activities to afford housing costs. Those who make that sacrifice are also more likely to say housing is one of their biggest sources of stress, at **44%** compared with **30%** among those who do not.



**of respondents
have cut back
on social
activities
and going out.**

Niru recalls the stress of making ends meet as a day laborer while living in rented rooms and factory quarters in Kathmandu, Nepal. “Once the 15th of the month arrived, I’d start worrying, ‘How am I going to pay the rent?’” Depending on weather and other factors, daily work was not always available, she says. “Even when I had work, I lived with constant anxiety.”

A chain of compromises

These findings show that housing pressure is best understood not only through monthly expenses, but also through the trade-offs households make to remain secure in their homes. It is felt in the meal made smaller, the savings used too soon, the care delayed, the rest postponed or the connection missed. These tradeoffs might not show up in conventional housing measures, but they reveal how the costs of unaffordable housing can spread like cracks in the foundation of a person’s life.

The question is not just whether people can fund that critical home repair, pay this month’s rent or make the mortgage payment. It is also what they must give up to do so.



Home means my kids can have their own space and feel safe and I can make the best and not have to work so hard to pay rent and put food on the table.”

– A woman from Barbados with a low income who rents her home, aged 35-44



Home is where my family is and where we feel safe and come together at the end of the day to reconnect, relax and be together.”

– A woman from Australia who owns her home and has a midlevel income, aged 45-54

Why this matters

Housing pressure can set off a cycle of sacrifice that erodes quality of life.

The cost of staying housed reaches far beyond rent, mortgages, utilities or repairs. It can mean cutting back on food, spending savings, delaying healthcare, taking on more work, and giving up rest or social connection. These choices may be made quietly, within household budgets and daily routines, but their cumulative effect is substantial: Affordability pressure gradually strips away the resources, time and relationships people rely on to feel healthy, secure and able to move forward.



Chapter 2



Chapter 2:

Housing's hidden cost to health

Housing pressures are costing people their health and well-being.

The hidden costs described in the previous chapter do not stop at the household budget. They show up as stress that lingers, rest that is harder to protect, and health concerns that become more difficult to manage.

This chapter follows housing pressure inward, into the physical and emotional strain people carry.

Housing is widely recognized as a social determinant of health. The World Health Organization identifies housing conditions as a key influence on physical and mental health.¹⁴ When housing is unaffordable, unsafe, inadequate or insecure, there is a cost to well-being itself.

These conditions determine whether home offers rest and recovery or becomes another source of pressure people have to carry.

.....

Around **100,000 deaths per year** in Europe are linked to inadequate housing conditions.¹⁵

“

Home is a place where I can feel safe, where I can rest and recharge my energy, my mind, my health. A place where, when I arrive, I can de-stress and be myself.”

– A man from Guatemala who owns his home and has a midlevel income, aged 35-44

14. World Health Organization. (2025, May 6). “Social Determinants of Health.” <https://www.who.int/news-room/fact-sheets/detail/social-determinants-of-health>

15. The World Health Organization, *Environmental Burden of Disease Associated with Inadequate Housing report and FEANTSA - Overview of Housing Exclusion in Europe* summary, 15 September 2023

BONNIE
AND GEORGE



35%

More than one-third say their housing situation is **one of the biggest sources of stress** in their lives.

People experiencing housing insecurity had **63% higher** odds of reporting moderate to severe anxiety and **88% higher** odds of reporting moderate to severe depression than people with secure housing.¹⁶

The rent is paid, but the pressure stays

The promise of home is relief. And yet, globally, **more than one-third (35%)** say their housing situation is one of the biggest sources of stress in their lives. This rises to **64%** among respondents living in informal arrangements, **42%** among low-income groups and **39%** among younger generations.

In some countries, the stress is especially acute, including Nepal, where **68%** identify housing as one of their biggest sources of stress, and Ethiopia, where **58%** say the same, compared with only **21%** in Indonesia, **23%** in Brazil and **24%** in South Korea.

Housing pressure is rarely a single financial event. It comprises ongoing stressors and sacrifices people make to keep up: cutting back on essentials, taking on more work, using savings or postponing plans. The challenge is not only finding housing but also preserving it. Housing pressure becomes an ongoing mental burden.

Bonnie, 59, and George, 64, who live in Southern California, in the United States, know the stress of housing well. Over 25 years, they have lived in town homes, apartments and duplexes, each with different barriers around access, safety and affordability. “That stress is like something that you don’t want to know,” Bonnie says.

16. Routhier, G.; Titus, A.R.; Xin, Y.; Cui, B.; and Cook, S.H. (2025). “Associations Between Pre-Pandemic Housing Insecurity and Reports of Anxiety and Depression in the Early Months of the COVID-19 Pandemic: An Analysis of the All of Us Research Program Cohort.” *BMC Public Health*, 25, 3266.

For Bonnie, the strain was not only emotional. She has experienced health challenges since she was 27. “My doctor had told me a lot of my issues was from stress,” she says.

After years of saving, sacrifice and searching, Bonnie and George are now settled in their new home, which is much more than four walls and a roof. “All my medical (issues) have turned around,” Bonnie says. “So I’m first and foremost is thankful to God. But also, I’m thankful for the peace that we have received of knowing that we have stability now.”

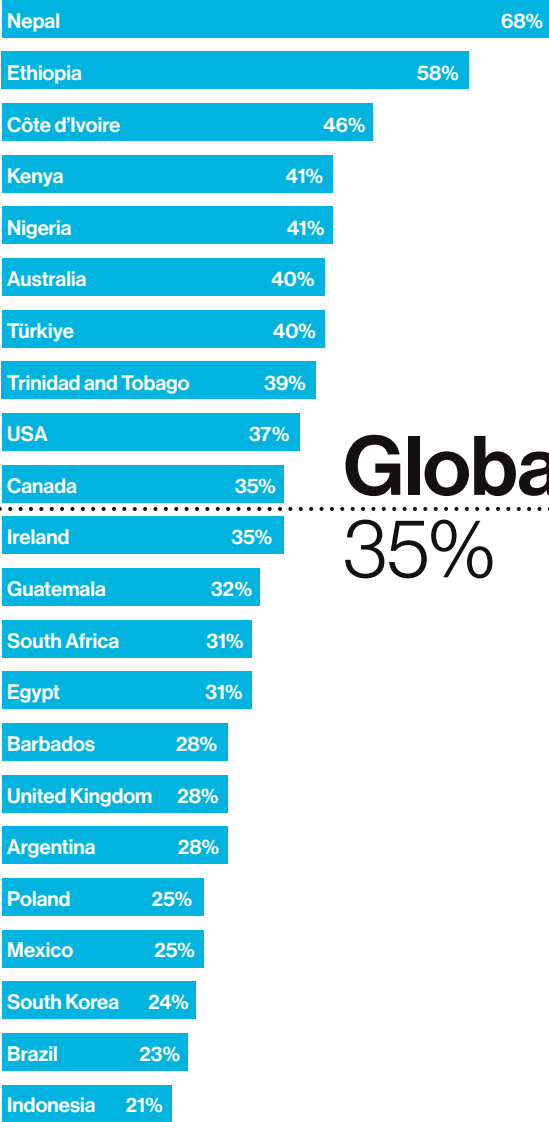
“

I really want to be able to afford a better space for myself and my kids. It frustrates me every day thinking about it... It messes with my mental health.”

– A woman from Trinidad and Tobago with a midlevel income who lives in a dependent housing arrangement,¹⁷ aged 25-34

Housing stress

Percentage of people who agree that housing is one of the biggest sources of stress in their life



Global
35%

89% say safe, comfortable housing supports mental health.

17. “Dependent housing arrangement” refers to respondents living either in employer housing or with family or friends and not paying rent.

23%

of people **globally** say housing could **negatively affect** their health.



When housing falls short, health pays the price

Nearly 9 in 10 survey respondents globally (89%) agree that having a safe, comfortable and reliable place to live helps people stay mentally healthy. That consensus is one of the clearest signals in the research: People understand housing as a condition for recovery, emotional resilience and peace of mind.

The health effects are not only psychological. Housing pressure impacts physical health, too.

Nearly one-quarter (23%) say their home could have a negative impact on their health. This rises to 46% among people living in informal arrangements and 29% among low-income groups. Renters are nearly 1.5 times as likely as homeowners to report negative health impacts, at 28% compared with 19%.

Renters are **nearly 1.5 times** as likely as homeowners to say their housing situation could negatively affect their health (**28% vs. 19%**).

Respondents point to dampness, mold, overcrowding, poor ventilation and inadequate heating or cooling, all of which can make it harder to sleep, recover from illness, manage stress and maintain well-being.

They are feeling what the World Health Organization and researchers around the world have consistently said: Housing and health are not separate issues. According to a study carried out in Mexico by the World Bank and the University of California, children in households who replaced a dirt floor with concrete had a 78% reduction in parasitic infections, a 49% drop in diarrhea and an 81% decline in anemia, while cognitive development increased by 36%. Adults saw a 59% improvement in housing satisfaction, a 52% decrease in depression and a 45% decrease in stress.¹⁸

18. Cattaneo, M.D.; Galiani, S.; Gertler, P.J.; Martinez, S.; and Titiunik, R. (2009). "Housing, Health, and Happiness." *American Economic Journal: Economic Policy*, 1(1), 75-105. <https://doi.org/10.1257/pol.1.1.75>

The connection between housing and health comes at the community level, too. Habitat for Humanity research conducted with the International Institute for Environment and Development modeled the potential effects of large-scale housing improvements in informal settlements across low- and middle-income countries.¹⁹

This modeling, done as part of Habitat's Home Equals campaign, suggests that improving housing conditions in informal settlements would literally save lives, preventing an estimated 730,000 deaths annually. The upgrades also could prevent millions of illnesses among women and reduce exposure to gender-based violence and avert preventable deaths. Adequate housing is therefore not only a foundation for individual well-being but also part of the infrastructure of public health, safety and gender equality.

“

Home to me is where you can relax and feel comfortable. It doesn't contain pest infestations, leaks, mold or cause you illness ... if you have children, they should feel safe and be able to enjoy their home inside and out”

– A woman from the United States who rents her home and has a midlevel income, aged 35-44

Habitat for Humanity's Home Equals research ²⁰

Equitable access to adequate housing could:

Increase GDP or income per person by **as much as 10.5%** in some countries.

Prevent **more than 730,000** deaths globally each year.

Enable up to **41.6 million** additional children and young people to enroll in school.

19. Frediani, A.A.; Cociña, C.; and Roche, J.M. (2023). “Improving Housing in Informal Settlements: Assessing the Impacts in Human Development.” In *Home Equals Launch Report*. Habitat for Humanity International and International Institute for Environment and Development.

20. Ibid.



Housing also shapes whether people feel connected to others, supported during difficult times and able to participate fully in community life.

A place to belong

The relationship between housing and well-being extends beyond households to the wider community. Globally, **85%** agree that stable housing makes it easier for people to build community, one of the strongest areas of agreement in the research. Agreement on that point rises to **88%** in African countries surveyed, reaching **94%** in Kenya, **93%** in Egypt and **92%** in Nigeria.

People also see the relationship between housing and community as a two-way street: **79%** agree that strong communities make it easier to achieve housing stability. Frequent moves, financial stress and housing uncertainty can weaken these connections, making it harder for people to build relationships and support networks they can rely on. That sense of connection is also linked to safety. **Six in 10 (61%)** say their sense of safety depends on being able to rely on people in their community.

Housing pressure often becomes visible only after it has already taken a toll: in stress that does not lift, sleep that does not restore, health problems made harder to manage, or community ties weakened by uncertainty. These costs shape how people experience everyday life.

When housing supports people, it does more than shelter them. It gives them room to recover, stay well and feel connected.



It is a stable home that allows me to settle down, welcome my family and friends and feel respected. ...It is also the connection with my neighbors and the community that makes me truly feel that I am at home.”

– A man from Côte d'Ivoire who rents his home and has a midlevel income, 25-34

Why this matters

Housing pressure is a well-being crisis.

When housing is unsafe, unstable, unhealthy or unaffordable, the effects do not stop at the front door. They show up in stress, delayed recovery, weaker health and harm to one's ability to feel rooted in a community. This matters because housing is not separate from mental health, dignity, belonging or resilience. It is one of the foundations that makes well-being possible, and when that foundation is under pressure, the effects ripple through people's lives.



Chapter 3



Chapter 3:

When home isn't your safe place

For many, the cost of housing includes exposure to risks they would rather avoid but cannot afford to.

People around the world believe housing is not providing the protection it should. **Six in 10** respondents globally (**62%**) say many people in their country live in housing where feeling safe is not guaranteed. That concern rises to **74%** in countries surveyed in Latin America and the Caribbean and **67%** in African countries.

A home cannot eliminate every danger beyond its walls. Conflict, violence, crime, discrimination and environmental hazards remain.

But housing can either reduce people's exposure to risk or deepen it. The quality of a home; its location, privacy, security and resilience; and the ability of residents to seek help all shape whether people feel protected when something goes wrong.

This chapter looks at safety in that broader sense: not only whether a structure stands, but whether the place where people live offers security, dignity, control, recourse and resilience.



6 in 10 respondents globally (62%) say many people in their country live in housing where feeling safe is not guaranteed.

For the past decade, Kusum's experience with housing safety has been shaped by the threat of disaster: First, the 2015 Gorkha earthquake in Nepal, and then severe flooding and landslides in 2024. Today, the 26-year-old lives with her husband and young son in a newly constructed home by a ridge where she hangs laundry next to a small structure where the cow sleeps. While sitting in her kitchen, with supplies for tea at her side, she shares, “just as a heartbeat keeps a person alive, a house protects a person's life. That's what a house means.”

This is the expectation at the center of the chapter:
A home should offer a form of protection.

Our research, however, shows that too often people are forced to live in a home that puts them at risk.

“

Home means the place
where I feel comfortable,
safe and a haven from the
outside world.”

– A woman from the United States who owns her home and has a midlevel income, aged 65+

Safety begins with the condition of the home

Four in 10 people surveyed globally (40%) say they accept some housing-related safety risks because safer options are out of reach. This rises to **61%** among respondents living in informal arrangements and **45%** among low-income respondents.

This is not a story of people choosing risk. It is a story of constrained choice. When safer options are unaffordable, unavailable or inaccessible, people might have to live with conditions they would otherwise change or leave.



KUSUM

Younger generations are also more likely than older generations to accept housing-related risks because safer options are out of reach, at **44%** compared with **33%**. A gender difference also emerges, with men more likely than women to accept these risks, at **41%** compared with **38%**. Safety risks also fall unevenly across ethnic and racial groups. Respondents from historically disadvantaged ethnic groups in their country are more likely to say they accept housing-related risks because safer options are out of reach, at **49%** compared with **38%** for other ethnic groups.



“

To me, ‘home’ means a dwelling for my family that is protected from the risk of eviction and provides a safe shelter for my children — a place that meets safety standards and where I feel well.”

– A woman from Côte d’Ivoire who rents her home and has a midlevel income, aged 35-44

Risks take many forms. They include insecure structures, poor housing conditions, barriers to privacy, difficulty seeking help from their location, and growing exposure to climate-related hazards. Together, these risks show how housing can weaken the protection a home is expected to provide.²¹

Protection can break down at even the most basic level. **Nearly 1 in 3 people globally (32%)** say a lack of secure doors, windows or boundaries makes it difficult to feel safe where they live. This rises to **47%** among respondents living in informal arrangements and **45%** of respondents in low-income countries.

For Joannette in Trinidad and Tobago, safety is both structural and social. Her home needs repairs, and she also thinks about security in the surrounding community. “What makes me feel safe is that I have added additional security to my home,” she says. “The little hidden cameras just in case of anything. I have good neighbors, so we look out for each other.”

Safety in a changing climate

As extreme weather becomes more frequent and severe, safety increasingly depends on whether a home can withstand heat, cold, flooding, wind and rising water. A safe home is not only protection from today’s risks. It is preparation for the next shock. For Alex, 66, who lives in Azuretti, Côte d’Ivoire, in coastal West Africa, climate risk has already hit home. “The most dangerous part comes at night – that’s when it hits,” Alex says. The son of a fisherman, he grew up just a kilometer from the Atlantic. He describes the devastation caused from coastal erosion and high tides: “Since 2023, it’s destroyed everything – my house and my hotel.”

Nearly 1 in 5 people globally (18%) do not report feeling that their home protects them from extreme weather such as heat, cold or flooding. The figure is highest among those surveyed in Africa, at **24%**, compared with **18%** in Latin America and the Caribbean, **16%** in Europe and the Middle East, **15%** in Asia-Pacific and **14%** in North America.

21. UN-HABITAT, *World Cities Report 2026: The Global Housing Crisis: Pathways to Action* (<https://unhabitat.org/world-cities-report-2026>)



3 in 10

people globally expect extreme weather to make it harder to live where they are over the next three years.



ALEX

These findings reflect both the hazards people face and how confident they feel that their housing can withstand those hazards. They should not be read as a structural assessment of homes in each market. Resilience depends on local climate exposure, construction quality, current condition, and whether people can afford to repair or adapt.

Extreme weather affects people's sense of security. Globally, **30%** of respondents say extreme weather makes it hard to feel safe where they live, rising to **45%** among those living in informal arrangements.

The concern is not only present-day exposure. **Three in 10 people globally (30%)** expect extreme weather to make it harder to live where they are over the next three years. Among respondents living in informal arrangements, that rises to **41%**. The figure also is higher in Asia-Pacific countries surveyed, where **39%** anticipate greater difficulty.



My house got affected two years ago while there were strong winds and rain around the Empangeni area. The ceiling got damaged in the dining room, and the roof also in two rooms. ... The roof is my main issue. It leaks whenever it rains.”

– A woman from South Africa with a low income who lives in a dependent housing arrangement, aged 25-34

Climate change could force **up to 216 million people** to move within their own countries by 2050.²²

“The sea has already claimed all the coconut trees – it has washed away their roots – and now it is encroaching on the houses,” Alex shares while walking along the coastline. He hopes for new solutions but also carries concern for the future. “If we do nothing, the sea might eventually swallow the village up – maybe in 10 or 20 years.”

The World Bank's *Groundswell* report projects that, without early and concerted climate and development action, up to 216 million people across 106 countries in six regions could move within their own countries by 2050 because of slow-onset climate impacts, including water scarcity, declining crop productivity and sea-level rise. Strong climate and development action could reduce the projected scale of internal climate migration by as much as 80%.

The challenge is also the ability to respond. **One in 6 people surveyed globally (16%)** have delayed or avoided improvements that could reduce the effects of extreme weather because of housing costs. This is most pronounced in Nepal (**35%**), Kenya (**24%**), and Trinidad and Tobago (**23%**).

For many people, the challenge is not only finding a place to live but also finding a home strong enough to withstand the risks around it and having the resources to repair, prepare and adapt over time.

Nearly one-quarter, at 24%, say protection from extreme weather is one of their top priorities for better housing.



22. World Bank (2021), *Groundswell Part 2: Acting on Internal Climate Migration*. Report, World Bank summary.

23. Rentschler, J.; Salhab, M.; and Jafino, B.A. (2022), “Flood Exposure and Poverty in 188 Countries,” *Nature Communications*, 13, 3527. Original study, World Bank summary.

Note: The World Bank estimates that 1.81 billion people, or 23% of the global population, live in areas exposed to flood depths greater than 0.15 meters during a 1-in-100-year flood event. The analysis captures exposure to fluvial, pluvial and coastal flooding across 188 countries and should be understood as an estimate of geographic flood exposure, not a projection of climate-driven migration or displacement.



Dignity, control and recourse

Safety is not only physical. It also depends on whether people have privacy, feel respected and can raise concerns without fear of consequences. A home is harder to rely on when residents cannot ask for repairs, report a problem or trust that help will come.

One in 5 people globally (21%) report feeling that they do not have enough privacy where they live. This rises to **46%** among respondents living in informal arrangements. Privacy affects rest, relationships, family care, study, work and time alone. Without it, a home can be difficult to experience as a place of retreat.

Country differences are also visible, with lack of privacy highest in Ethiopia, Côte d'Ivoire, and Trinidad and Tobago, and lower in the United Kingdom, Australia and Indonesia.

Control also matters when something goes wrong. Some residents avoid raising concerns with landlords because they worry about rent increases, delayed repairs, nonrenewal of a lease or being asked to leave.

This concern is higher among respondents who are part of a historically disadvantaged ethnic group, at **43%** compared with **35%**. Among low-income respondents, women are also more likely than men to avoid raising concerns because of possible housing consequences, at **38%** compared with **32%**.

These findings suggest that the ability to seek help is shaped not only by the seriousness of a problem but also by whether residents feel secure enough to speak up.

Half of people surveyed globally (51%) worry that authorities would not respond quickly if something unsafe happened where they live. The concern rises to **60%** in low-income countries, compared with **39%** in high-income countries.

Together, these findings show that safety is not only about avoiding harm. It is also about having enough privacy, power and support to respond.

The burden is therefore not only material. It can also affect whether people feel recognized, included and able to speak openly about where they live.

Housing-related risks are not experienced equally

The same housing conditions do not create the same level of risk for everyone. Exposure is shaped by income, tenure, gender, ethnicity, and the power people have to improve their conditions or seek support.

Across the survey, the sharpest safety concerns are concentrated among people with fewer choices: those with lower incomes, renters, people living in informal arrangements, and respondents from historically disadvantaged ethnic or racial groups.

Gender is part of this safety story. **Three-quarters of people surveyed globally (74%)** agree that when housing units are not safe, women and girls are at greater risk of harm at home. This rises to **79% among people surveyed in informal arrangements**.



Home is a place that gives me a sense of security and privacy. It's where I can feel comfortable, at ease, relax and live my life according to my own worldview."

– A man from Poland with a low income who lives in a family member's home, aged 25-34

People living in informal arrangements face the most concentrated pattern of safety concerns, but the issue is not that these communities are inherently unsafe. It is that weaker infrastructure; insecure tenure; and limited access to social, financial and community support can leave residents with fewer ways to reduce risk or respond when conditions deteriorate.

This aligns with Habitat's Home Equals research, which highlights how inadequate housing, infrastructure deficits and gendered social roles can increase women's exposure to health and safety risks. Improving housing conditions can therefore contribute not only to better shelter, but also to greater equity, dignity, health and control.²⁴

Housing circumstances can also carry stigma. In some cases, housing pressure affects not only living conditions but also how people are perceived and treated by others. Two-thirds of people globally (**66%**) say people without formal housing often face stigma or are treated with less respect.

A home should be the place people return to for protection. But for many, safety depends on things they cannot fully control: whether the roof holds, whether the door locks, whether repairs hold, whether authorities respond, whether the next storm is the strongest yet. When those protections are missing, housing has fewer answers. Instead, it comes with questions and, each day, asks people to live with risk.

24. Dr. Morgan Richards-Melamdir, Caitlyn Placek, Mannat Mehta, Jillian Foster and Gabriela Saba (2025), *Home Equals 2025 Research Report: Informal Settlement Improvements and Women's Health*, <https://www.habitat.org/home-equals/womens-health>

Why this matters

Housing conditions can reduce exposure to safety risks.

Housing alone cannot eliminate every risk people face, but the quality, privacy, security and resilience of a home all shape whether people feel protected and able to respond when something goes wrong. Poor housing conditions can increase people's exposure to risk and limit their ability to take action, while better housing can strengthen safety, stability and resilience. Housing must therefore provide more than shelter. It must support dignity, control, recourse and resilience.



Chapter 4



Chapter 4:

Costs of today limit plans for tomorrow

When housing takes too much from the present, it steals from the future too.

This chapter looks at what happens when housing pressure reaches beyond today's budget and begins to shape tomorrow's decisions: the plans people delay, the family choices they reconsider, the opportunities they worry their children may miss, and the long-term security that feels harder to build.

Housing should give people a stable foundation from which to move forward. Instead, it is forcing them to delay their dreams.

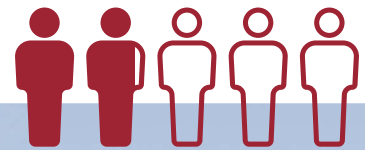
Trading the future

For many people, maintaining housing stability means putting plans on pause. **Two in 5 respondents (38%)** say remaining where they live means giving up things they had hoped for, such as personal projects.

The pressure to sacrifice to maintain their housing is sharper among those with fewer resources or less control over their housing: **56%** among people living in informal arrangements, **43%** among low-income respondents and **45%** among renters, compared with **33%** among homeowners. Younger generations also feel this more sharply, with **44%** of Gen Z and Millennials reporting these sacrifices, compared with **30%** of older generations. For these households, housing costs are not only consuming today's income – they are narrowing what feels possible tomorrow.

For Ksenia, a young adult balancing ambition with the realities of rental costs, the future can feel fragile. “It does make future planning quite difficult,” she says. “If, let's say, I lose my tenancy tomorrow, then I have to lose my job as well.”

Housing should give people the stability to move forward, but for many, it has become the thing that makes forward motion uncertain.



2 in 5
respondents

(38%) say remaining where they live means giving up things they had hoped for, such as personal projects.



Family plans under strain

Putting off starting a family is one of the clearest ways housing pressure reaches into the future. **More than half of respondents (56%)** say housing costs make it difficult to consider starting a family. The concern is especially high among Gen Z and Millennials, at **62%**, compared with **46%** among older generations, and it's at **55%** for renters.

For some, housing and family aspirations have become closely linked. People may wait for a home that feels affordable, suitable or stable enough before making family decisions. As that housing milestone moves further out of reach, other life milestones can move with it.



Home is a place that gives me the strength to move forward and build something that will help my family in the future.”

– A man from Côte d'Ivoire who rents his home and has a midlevel income, aged 25-34



56% of people globally say housing costs make it difficult to consider starting a family.

62%

Gen Z and Millennials

Younger generations are more likely to say housing costs make it difficult to consider starting a family.

46%

Gen X, Boomers and Silent Generation

Older generations are less likely to say housing costs make it difficult to consider starting a family.

Across OECD countries, the fertility rate has fallen from **3.3 children per woman in 1960 to 1.5 in 2022**, with the OECD citing rising costs as one of the factors affecting family formation and parenthood.²⁵

The link is stronger among those less satisfied with their housing. **Sixty-four percent** say costs make starting a family difficult, compared with **54%** of those who are satisfied.

This perspective is also high among non-homeowners who still expect to own a home one day, at **63%**, compared with **55%** among those who do not expect to own a home one day.

Nearly 6 in 10 parents and guardians worry housing costs limit the opportunities they can provide children.

This rises to **73%** among parents living in informal arrangements and **64%** among low-income parents.



**Nearly
6 in 10**
parents and guardians worry
housing costs limit the opportunities
they can provide children.

25. Organisation for Economic Co-operation and Development (2024), *Society at a Glance 2024: OECD Social Indicators*, OECD Publishing, Paris, 20 June 2024

A smaller margin for children's opportunities

For parents and guardians, housing pressure is not only about their own plans. It is also about what they can provide for the children in their care.

Nearly 6 in 10 (58%) worry that housing costs limit the opportunities they can provide children under their care. This rises to **64%** among surveyed low-income parents, compared with **52%** among high-income parents.

The pressure is also sharper for renters, **68%** of whom worry that housing costs limit their children's opportunities, compared with **54%** of homeowners. Renters are also more likely than homeowners to say they make personal sacrifices to ensure their housing situation works for children under their care (**86% vs. 80%**).



Nearly 9 in 10 parents and guardians say it is important to have a house they can pass on to children under their care when they die.

Housing pressure can change not only what adults postpone for themselves, but also what they fear their children may miss: space to grow, educational opportunity, safety, inheritance, or security for the next generation. The desire to pass on a home reflects this wider aspiration for security. **Nearly 9 in 10 parents and guardians (87%)** say it is important to have a house they can leave to children under their care. Among non-homeowning parents and guardians, **84%** say this is important, while **almost 1 in 5 (16%)** do not expect to ever own a home.

In Trinidad and Tobago, Joannette understands firsthand the value of passing down a family home. Although keeping up with the cost of maintenance is a challenge, she is motivated by a dream for the next generation. "My home means everything to me ... it would mean a whole lot more to me to hand it to my daughter in a better way than I found it."

For some families, the pressure is therefore twofold: Housing costs limit what they can provide now while also making it harder to imagine leaving something secure behind later. Home is not only shelter. It is a foundation from which children can grow, plan and inherit greater security.

“

[I want] somewhere to feel safe and comfortable with my children (that) I can pass down to them, knowing they have somewhere great to grow up and be at peace.”

– A woman from Barbados who rents her home, aged 35-44

Homeownership remains an aspiration, but the path is narrowing

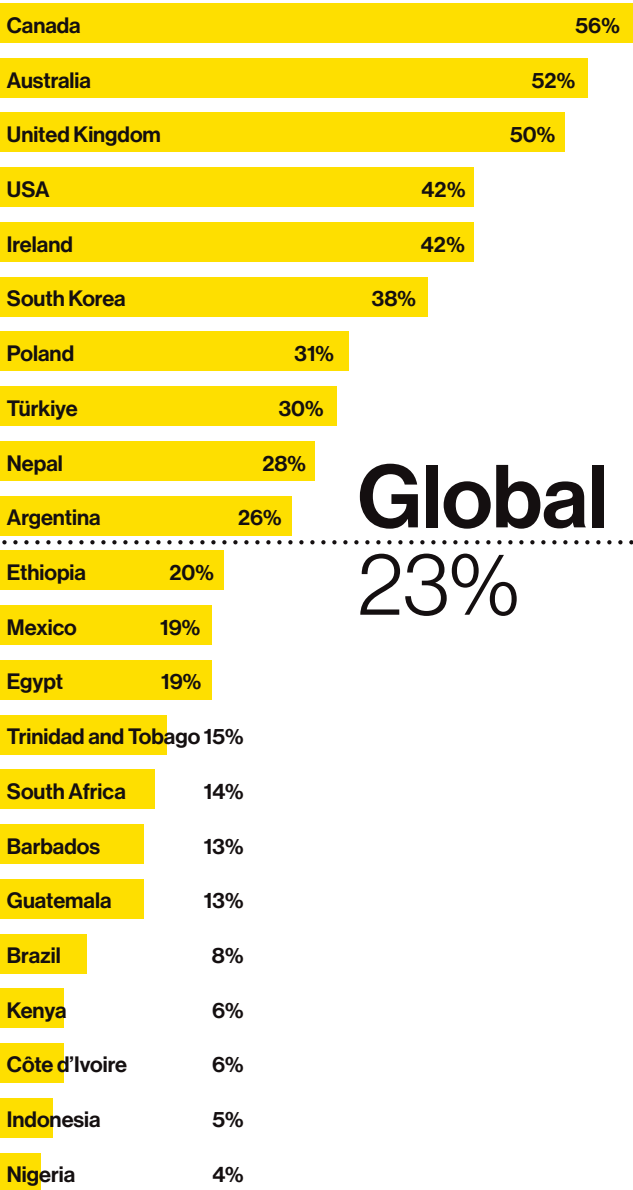
Homeownership is not the only route to a secure future. Stable renting, secure tenure and other housing arrangements can also provide continuity and control. But for many respondents, ownership remains closely tied to long-term security and the ability to leave something behind. **Four in 5 people (81%)** agree that rising housing costs make it difficult to become a homeowner. **Seventy-nine percent of homeowners** themselves say the same.

The tension is not that everyone wants the same housing outcome. It is that one of the clearest paths people associate with stability feels increasingly difficult to reach. **Four in 5 (81%)** agree that rising housing costs make it difficult for people to become homeowners.

Among non-homeowners who do not expect to own, the barriers are practical. **Over half (53%)** say homes are too expensive, **50%** say their income is not high enough, and **41%** lack enough savings for a deposit. A further **26%** cite unstable income, rising to **31%** among respondents from historically disadvantaged ethnic groups, compared with **23%** among the non-historically disadvantaged ethnic group.

Where homeownership feels out of reach

Percentage of non-homeowners who say they don't expect to own a home at some point in their life



Note: These findings should not be read as suggesting that ownership is the only desirable outcome. The broader challenge is whether people can access a housing arrangement, owned or rented, that offers security, affordability and control over time.

4 in 5 (81%) agree that rising housing costs make it difficult for people to become homeowners.

The pattern differs by country income level. In GNI PPP high-income countries, ownership is more often blocked by property prices and deposits: **58%** say homes are too expensive, and **44%** lack enough for a deposit. In GNI PPP low-income countries, unstable income is more prominent, cited by **34%**, compared with **24%** in high-income countries.

While the challenges differ across countries, affordability is increasingly putting homeownership out of reach in many wealthier markets. In countries surveyed in North America, for example, **nearly half of non-homeowners (49%)** do not expect to ever own a home.

Despite growing affordability pressures, the aspiration to own a home remains strong. Among Gen Z and Millennial non-homeowners, **81%** still expect to own a home one day, even though younger respondents are more likely to say housing costs are delaying major life decisions.

A similar pattern emerges among respondents from historically disadvantaged ethnic groups. Despite facing greater affordability pressures, **79%** expect to own a home one day, compared with **61%** of respondents from the non-historically disadvantaged ethnic group. People from historically disadvantaged ethnic groups are also more optimistic about the near future: **75%** believe their housing situation will improve over the next three years, compared with **55%** from the non-historically disadvantaged ethnic group.

The story is not that people have stopped aspiring to homeownership. It is that this hope persists even as rising costs and other housing challenges make the path increasingly difficult.

For more than two decades, Bonnie and George moved from one rental home to another, carrying with them the hope of homeownership. Today, they are proud to own a home that their grandchildren love to visit, about an hour from the coast in California, in the United States. “Homeownership is a big blessing, not only to George and I, but to my family,” Bonnie says. “This is where we would leave (an) inheritance. Also a legacy. So I’m truly thankful for what we have. We have freedom. We have security. ... It just warms my heart to see my grandkids smile. And I know they’re safe, and that makes me happy.”

A home should be a foundation for what comes next. For too many, it has become the reason why what comes next has to wait.



Why this matters

Housing pressure is narrowing people's choices about the future.

When keeping a home absorbs too much income, time or certainty, people may postpone having children, pursuing opportunities, moving to a more suitable home or building security for the next generation. These are not simply delayed milestones. They show how housing conditions can shape who feels able to move forward, take risks and plan beyond the immediate future.



Chapter 5



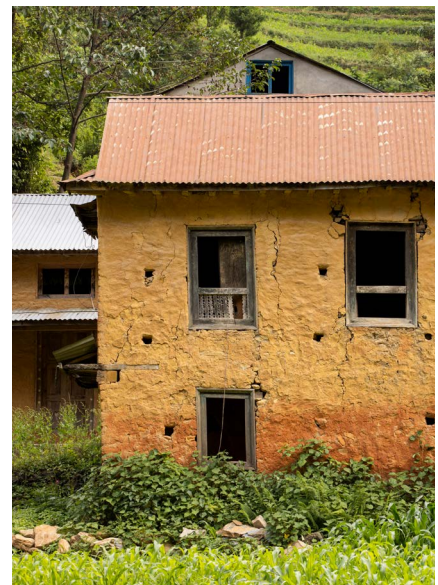
Chapter 5:

Recommendations for action

Housing is the foundation for stability and opportunity.

Across 22 countries, the evidence points to a clear conclusion: **Housing stability is not simply about having a place to live.** It is about whether that place is affordable and stable enough to support daily life. This report shows that the full cost of housing is not measured only in direct costs such as rent, mortgage payments or construction. It also includes what people give up: meals, healthcare, savings, safety, well-being and plans. Governments, businesses, nonprofit organization and communities all shape whether people can access housing that expands their choices rather than narrowing them.

The findings point to three gaps that should be addressed through collective action. First is a **commitment gap**: More than half of respondents globally say the housing system in their country is broken or does not work. Second is a **financing gap**: People want more affordable and social housing, but too many cannot see a realistic path to reach it. Third is an **understanding gap**: Conventional housing data often misses the stress, sacrifices, health effects and delayed plans that reveal whether housing is truly secure.



Closing these gaps requires more than one solution and more than one actor. Governments, private-sector actors, civil society, communities and individuals all have a role in making housing stability achievable.

Recommendations for governments around the world



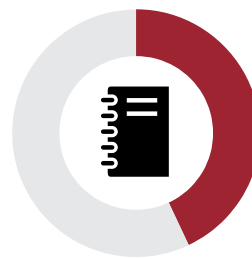
Move from housing promises to housing pathways

Advance political commitment for housing

The public is looking to government for leadership. More than half of respondents globally (**56%**) say the housing system in their country is broken or does not work, while **43%** say housing policies are ineffective in addressing problems. Respondents most often identify national and local governments as responsible for improving housing conditions.

Public concern should be treated as a rallying cry for sustained action. Too often, concern has not translated into durable legislation, sufficient investment or reforms that reduce barriers to housing supply and access.

UN-HABITAT finds that many national housing frameworks remain incomplete or poorly connected

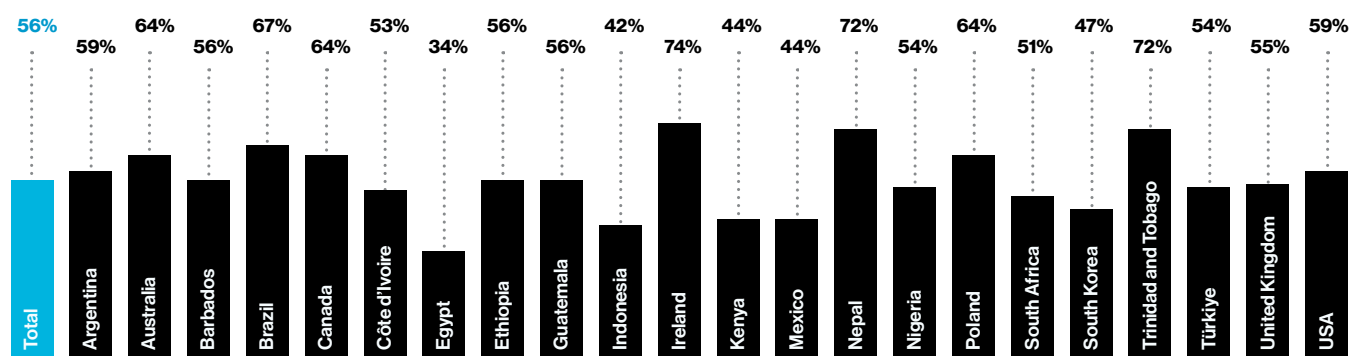


43%
say housing policies
are ineffective in
addressing problems.

to land, transport, finance and social policy. Public investment also remains limited. Across Organization for Economic Cooperation and Development, or OECD, countries, capital investment in housing fell from 0.17% of gross domestic product in 2001 to 0.06% in 2018, while several Latin American and Caribbean countries invest less than 1% of GDP in housing.²⁶

Where the housing system feels broken

Percentage of people who say the housing system in their country is broken or does not work.



26. UN-HABITAT, *World Cities Report 2026: The Global Housing Crisis: Pathways to Action* (<https://unhabitat.org/world-cities-report-2026>)

National governments and legislatures should establish housing as a long-term public priority, backed by clear policies, institutional responsibilities, measurable targets and sustained financial investment. Governments should also reduce unnecessary barriers to supply and access, including limited serviced land, fragmented planning, unpredictable approvals, and restrictions on diverse housing and tenure options.

Housing should be treated as core infrastructure for health, education, transportation, social protection, climate resilience and economic mobility. Housing policy should not sit apart from these agendas; it should help connect them.

City and local governments also need the authority, resources and technical capacity to translate national commitments into neighborhood-level improvements.

Government commitments should extend to people already living in inadequate housing, including informal settlements. Governments should support community-led, incremental and in-place upgrading rather than defaulting to eviction or relocation, while strengthening tenure security and connecting housing improvements with infrastructure, basic services, climate resilience and livelihoods.

Governments should ensure the small and medium-sized businesses that serve the housing needs of lower-income communities have the incentives they need to provide affordable, sustainable building and finance solutions.

Governments should also enable the financial sector to reach lower-income households. Responsible finance requires strong consumer protections and recognition that the lowest-income households may need grants, rental assistance or publicly supported housing instead of debt.

Close the housing financing gap with greater resourcing and diverse solutions across the continuum

The report finds that **77%** of people would welcome more affordable or social housing in their communities. Governments should respond with sustained investment across the housing continuum, including social and public rental housing, affordable private rentals, cooperative and community-led housing, affordable homeownership, home preservation, incremental construction, and informal settlement upgrading.



77%

of people would welcome more affordable or social housing in their communities.

Public finance should prioritize households that cannot afford the housing available in their local markets. Governments can use public land, subsidies, guarantees, tax incentives and blended finance to attract additional investment while establishing clear requirements for affordability, quality, environmental sustainability, and protection from displacement. Governments should reduce economic and regulatory barriers for affordable housing finance, including microfinance products dedicated to housing.

Government funding should support existing homes and neighborhoods as well as new construction. For many households, particularly in informal settlements, the most realistic route to adequate housing is improving a home over time. This reflects Habitat for Humanity's **Home Equals** finding that housing should be treated as infrastructure for human development and that integrated, community-led improvements can benefit an individual's health, education and income as well as wider society.²⁷

Monitor and measure housing security as people experience it

Three-quarters of respondents report cutting back on at least one expense to meet housing costs, while more than one-third identify housing as one of the greatest sources of stress in their lives. These pressures may remain invisible in housing data until a household faces eviction or displacement.

To better capture the sacrifices people make to afford and sustain their housing, national statistical agencies and local governments should improve existing measures of supply, tenure and physical conditions and complement with regular data on housing stability, service reliability, and how people feel about their housing. This data should be disaggregated and pay particular attention to historically disadvantaged groups so that policymakers can identify the groups facing the greatest barriers, which will inform better solutions.

Governments should ensure market data is transparently available, such as a housing price index and credit bureau that allows businesses to serve all communities better.

Governments should also support community-generated evidence, including resident surveys, settlement profiles and participatory mapping. Communities should help define what is measured and how findings inform policies and budgets. Governments should recognize volunteering as a public asset in this process. Trained volunteers can help collect local data; connect residents with institutions; support public dialogue; and reinforce coordinated action across government, civil society and businesses. This is especially important in informal settlements, where official datasets frequently overlook residents, homes and locally developed solutions.

27. Habitat for Humanity International. (2023). *Informal Settlements: How Housing Affects Human Development*. <https://www.habitat.org/home-equals/research-report>

Recommendations for private-sector businesses



Expand housing finance opportunities

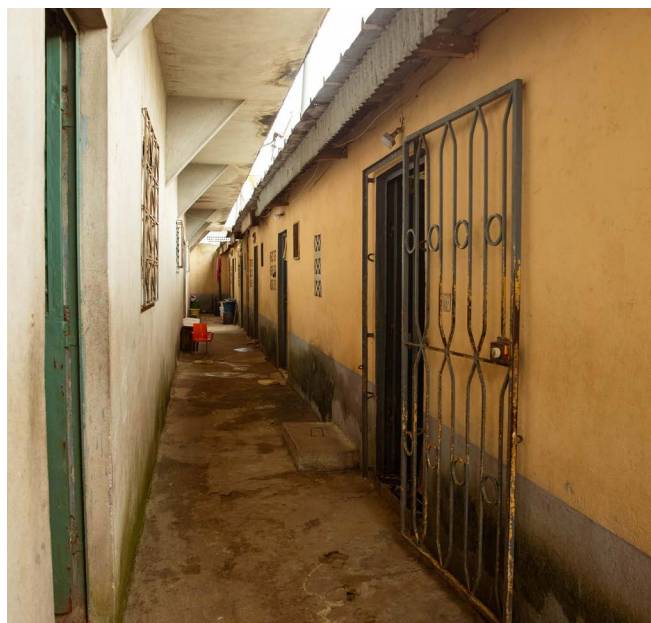
Innovate to deepen the reach of finance

UN-HABITAT calls for an expanded housing finance ecosystem that serves different income groups and supports tenure options beyond conventional homeownership. Conventional mortgages often exclude low- and middle-income households or those historically disadvantaged from accessing financial services.

Banks and other financial institutions should design housing products that reflect the needs of these households, which may be home improvement or rental rather than purchase or construction, and household income dynamics, which may include multiple earners and irregular or informal incomes.

To do so, financial institutions should consider alternative evidence of repayment capacity and ensure home-improvement and incremental-construction loans are responsibly priced. Investors and development finance institutions should ensure guarantees and blended capital are used to support affordable and sustainable lending, rental housing, social housing and community-led projects.

Financing for housing should not result in unsustainable debt for households least able to carry it. Not every household wants or can afford to borrow.



Commit to social reporting on housing investments

Developers, investors and landlords should set and publicly report progress against measurable social outcomes. These should be part of regular environmental, social and governance, or ESG, reporting through established frameworks, such as the Global Reporting Initiative, or GRI, and align with the United Nations' Sustainable Development Goals. Reports should include affordability, access, tenant stability, economic inclusion, resident well-being, and households displaced through development or redevelopment, among others. Affordable housing should be defined using locally recognized income-based thresholds such as the number and percentage of units affordable to households within specified income bands (e.g., below 50%, 80% and 100% of area median income).

Where public funds support private developers, public agencies should make reporting mandatory. A publicly funded example is the U.S. Low-Income Housing Tax Credit, which links financial benefits to measurable tenant-income and rent restrictions and requires ongoing compliance reporting. Private investment funds; impact investors including real estate investment trusts, or REITs; and the associations that represent them should likewise aggregate and report on the social impact of their affordable housing portfolios.

Invest in the homes people already have

Expanding access to housing should go hand in hand with improving the quality of homes and communities where people live. The survey finds that 40% of people accept housing safety risks because safer options are out of reach.

Financial institutions should expand housing microfinance and other small, responsibly priced loans for incremental improvements such as structural repairs, secure doors and roofs, sanitation, ventilation, and resilience to extreme weather. Financing should be paired with technical assistance, quality-assured materials and trusted construction services so that households can make safe, durable improvements and avoid unfinished work, cost overruns or unsuitable debt.

Habitat for Humanity's MicroBuild Fund 1 and expanded MicroBuild Initiative demonstrate the potential of this approach. The initiative will channel investment capital and technical support through microfinance institutions so that they can develop housing products tailored to low-income households and historically disadvantaged groups, such as women, who are building or improving their homes incrementally.

Launched in 2012, Habitat for Humanity's MicroBuild® Fund 1 expanded access to housing finance for low-income households often excluded from housing finance products such as mortgages because they lack formal income or credit histories. It provided capital and technical assistance to microfinance institutions, enabling small loans that families use to repair, improve or incrementally build their homes. Through 2025, the \$100 million fund disbursed **\$230 million in financing through the recirculation of funds** and helped catalyze **\$1.26 billion in additional capital**, reaching **an estimated 1.18 million people in 33 countries**. MicroBuild 1 also made financing more accessible to borrowers: 78% of participating institutions reported improved loan terms, including greater affordability and lower interest rates.²⁸

28. MicroBuild 1 End-of-Fund Investee Survey Report

Recommendations for peers and partner organizations



Turn evidence into action

Use this evidence to urge policy change, finance and accountability

Organizations should use this evidence to make hidden housing costs visible. Public messages should connect housing with food security, health, mental well-being, education, safety and people's ability to plan for the future. Civil society can press governments to enact and implement housing commitments, direct more public and private finance toward affordable solutions, and collect data that reflects people's lived experiences.

Organizations should build alliances beyond the housing sector. Partnerships with health, education, climate, disability, gender, labor and youth organizations can demonstrate that housing is not a stand-alone issue but a foundation for wider human development.



Housing change rarely happens through a single action. Lasting change depends on sustained participation over time. Organizations should support this by creating clear pathways that enable people to move from learning to volunteering, advocating, taking on leadership roles and continuing their civic engagement as their confidence, knowledge and interests grow.

Center lived experience and community leadership

Civil society organizations should help residents gather evidence, tell their own stories and participate directly in housing decisions. Community surveys, mapping, public forums and case studies can strengthen advocacy while helping policymakers design solutions that reflect local realities.

Organizations should avoid treating residents simply as beneficiaries or sources of testimony. Communities, including people living in informal settlements, should help define the problems, set priorities, interpret evidence and shape solutions. Inclusive community leadership is essential to ensuring that housing improvements protect tenure, livelihoods, social networks and the right to remain.

Build pathways from volunteer service to transform housing

Civil society organizations should offer people multiple, meaningful entry points into housing action that reflect different interests, skills, lived experiences and levels of commitment. Not everyone will engage in the same way, but everyone should have an opportunity to contribute toward lasting housing change.



Volunteers can build and repair homes, but they can also help build public will. They collect data, translate materials, organize community meetings, document housing conditions, contact decision-makers, participate in campaigns and help residents prepare for policy discussions. Organizations should intentionally create opportunities for volunteers to deepen their engagement over time, from learning about housing issues to volunteering alongside communities, participating in advocacy efforts, and taking on leadership roles where appropriate.

Research on volunteering and social activism finds that service and advocacy are not separate activities. Volunteering can provide a first step into sustained civic participation, while social activism can give volunteers direction, leadership and a connection to systemic change. Volunteers also help ensure that advocacy remains grounded in local realities.

Organizations should provide inclusive and representative volunteer opportunities and equip volunteers with the knowledge, skills and support needed to participate confidently and responsibly in housing advocacy. They should also recognize and invest in community members who already contribute their time, knowledge and leadership, even if they do not formally identify as volunteers.

Recommendations for individuals



Use your voice, skills and network

Listen and learn

You don't need to be an expert on housing, but it is important to have a general understanding of your local housing issues, particularly as they pertain to the most underserved people in your community. Begin with one housing issue in your community that most affects you or learn who is most affected, what solutions residents are proposing and which public institutions make the relevant decisions. Seek information from community-led organizations, community leaders and others with lived experience.

Understanding local realities is an important form of participation. Take time to understand not only the housing challenge but also the strengths, priorities and solutions already being advanced by communities themselves.

Share skills

Individuals can use their professional skills to strengthen housing solutions. People working in finance, law, construction, planning, data, health, education or communications can support community organizations and housing initiatives.

People active in health, education, climate, social protection or other sectors can be the voice for housing in the room, drawing attention to how a safe, healthy and stable home affects outcomes in their own field. The survey reinforces these connections: **13%** of respondents have delayed or avoided medical care because of housing pressures, while **58%** of parents worry that housing costs limit the opportunities they can provide for their children.



People are often most influenced by those they know and trust. Local volunteers, community members and residents with lived experience therefore have a unique role in helping others understand housing challenges, elevate community priorities, and build public support for lasting solutions.

Volunteer in ways that strengthen communities

Contribute time or skills through a credible local organization. Housing-related volunteering can be in your own community and can include home construction and repair. It also may involve community surveys, settlement mapping, public education, translation, research, event organization, legal support or helping residents communicate with decision-makers.



Employees can encourage companies to provide time and resources for housing-related volunteering and responsible investment.

Volunteering can build relationships across communities and expose pressures that statistics alone may not reveal. It can also become a first step toward longer-term involvement; people who begin by meeting immediate needs often develop a deeper understanding of their causes and greater confidence to participate in public life. Overall, volunteering provides an opportunity to better understand the structural causes of housing insecurity, making it a natural pathway toward informed civic participation and advocacy.

Advocate for changes that make housing more stable

Learn how laws are shaped in your country, who makes decisions on housing in your community, and how individuals can contribute to change. Advocacy does not always begin with speaking publicly or meeting policymakers. It can begin by listening, learning, asking questions, joining community conversations, and supporting organizations already working toward housing solutions. Share your story, elevate the challenges and solutions, connect with community- or organization-led efforts that offer forms of participation, and take action and amplify the issue where appropriate.

As you get more comfortable, attend public consultations, write to elected officials, sign or organize petitions, participate in housing coalitions, and share credible evidence through personal and professional networks.



Find local Habitat organizations to volunteer with at [habitat.org/where-we-work](https://www.habitat.org/where-we-work).



Learn more about Habitat's advocacy work at [habitat.org/about/advocacy](https://www.habitat.org/about/advocacy).



Leverage your skills

Individuals can use their professional skills to strengthen housing solutions. People working in finance, law, construction, planning, data, health, education or communications can support community organizations and housing initiatives. Employees can encourage companies to provide time and resources for housing-related volunteering and responsible investment.

Housing issues also need not be raised only in specific housing spaces. People active in health, education, climate, social protection or other sectors can be the housing voice in the room, drawing attention to how a safe, healthy and stable home affects outcomes in their field.

Activate your network to contribute to the work

Everyone has a relationship with housing. Invite colleagues, friends, neighbors, schools, professional associations or community groups to take part. Share your housing story – what housing has meant to you and why you want to see more affordable, adequate housing – and invite them to share their story in return. As you deepen your involvement, consider mentoring others, facilitating discussions or helping coordinate local advocacy.

Sustainable change grows when more people become informed, connected and engaged. Encourage others to volunteer, participate in community conversations and support housing solutions alongside you.

Conclusion

Conclusion

The findings in the research point to one central lesson:

The full cost of housing is not measured only in what people pay. It also includes what they are forced to give up. Housing insecurity is more than housing loss; it is often experienced through the sacrifices people make to secure or remain in a home. People cut back on essentials, accept safety risks, delay medical care, work more, rest less, postpone family plans, or live with the fear that one unexpected expense could threaten their ability to stay in their home.

Across the research, that pressure takes different forms: basic services that remain out of reach, housing that does not feel safe or stable, sacrifices made to keep up with costs, health strain, futures put on hold, and frustration with housing systems that do not feel fair or effective. These pressures do not exist in isolation. They compound, especially for those with fewer choices: people living in informal arrangements, low-income groups, renters, migrants, younger generations and others facing greater exposure to instability.

More than 13,000 people responded to the survey's open-ended question "In your own words, what does 'home' mean to you?" Pictured is a word cloud of the most commonly used nouns in responses. Only four were among the top 30 most-used nouns in every single one of the 22 countries surveyed: place, home, family and peace.

This research contributes a distinctive evidence base to a field that still relies heavily on structural, economic and policy-based measures of housing. By examining affordability, tenure, safety, climate exposure, health, community and perceptions of housing systems together, it shows how housing pressure is experienced across daily life. It brings greater visibility to the trade-offs, uncertainties and aspirations that conventional housing data often misses, while adding comparative insight from regions and population groups that remain underrepresented in much of the existing research. In doing so, the insights help connect system-level measures with the human realities they are intended to explain.

Finally, the research shows that people are clear about what better housing needs to provide. They are not asking for abstract promises. They are asking for practical conditions that make life more secure: safety, affordability, space, privacy, decent quality, basic services, the certainty to remain, and the opportunity to improve their situation.

The challenge ahead is to turn that clarity into action, building pathways to housing that people can afford, maintain, improve and rely on.



A grid of 20 columns and 10 rows of small black dots on a light gray background. The dots are arranged in a regular pattern, with 10 dots per row and 20 dots per column. The grid is centered on the page.

Appendix:

About this report

As housing affordability dominates headlines around the world, this report brings forward a perspective that is still too often missing: what housing pressure means in people's everyday lives.

To explore this, Habitat for Humanity International commissioned one of the most inclusive global housing surveys ever conducted, with dedicated, face-to-face outreach designed to capture one of the largest cross-country samples of people experiencing or having experienced housing insecurity. The report goes beyond conventional measures of prices, supply and tenure to examine how housing shapes safety, stability, dignity, health, opportunity and belonging. It also brings greater visibility to experiences often underrepresented in global housing data, including those of lower-income households, people living in informal arrangements, and communities less likely to be reached through online research alone.

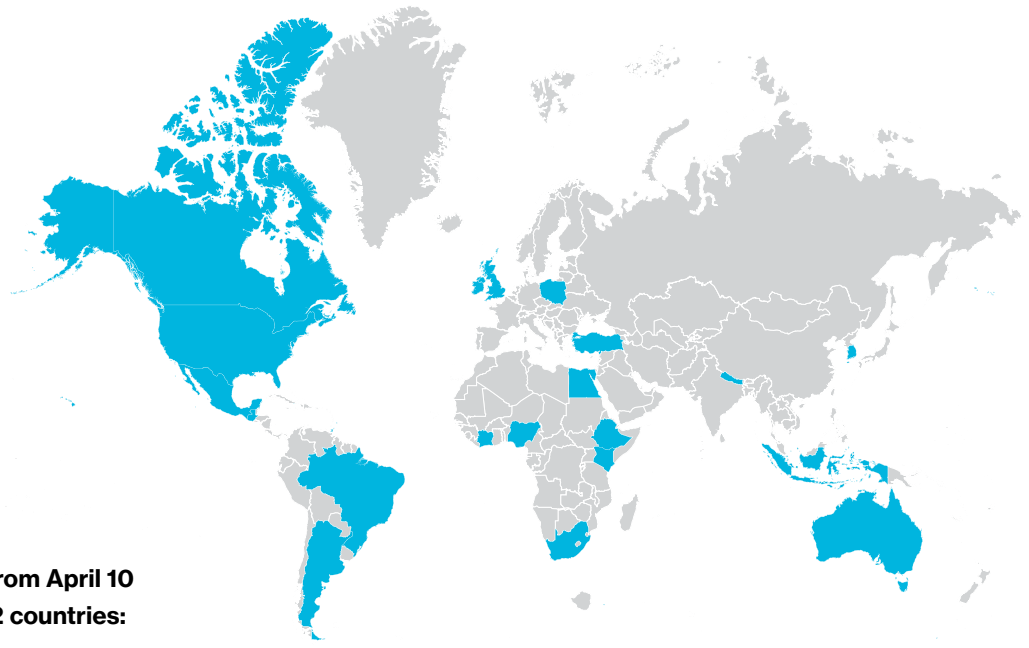
Together, the findings provide a distinctive global evidence base on what people are sacrificing to remain housed, what they believe better housing should provide, and where more secure pathways are most urgently needed.

Survey design

Edelman Intelligence was commissioned by Habitat for Humanity International to conduct original public opinion research across 22 countries.

Edelman and Habitat for Humanity International drafted the questionnaire, which drew on a review of more than 300 housing studies published over the past seven years, followed by analysis of housing conversations in the media and online to identify underexplored issues and the social, emotional and cultural dynamics shaping public debate.

These insights informed the survey alongside workshops, written feedback and country-specific input from Habitat national offices in each surveyed country, helping ensure local relevance while maintaining global comparability.



Fieldwork was conducted from April 10 to June 30, 2026, across 22 countries:

COUNTRY	REGION	GNI PPP CLASSIFICATION*
Argentina	Latin America and Caribbean	Middle-income country
Australia	Asia and Pacific	High-income country
Barbados	Latin America and Caribbean	Middle-income country
Brazil	Latin America and Caribbean	Middle-income country
Canada	North America	High-income country
Côte d'Ivoire	Africa	Low-income country
Egypt	Europe and Middle East	Middle-income country
Ethiopia	Africa	Low-income country
Guatemala	Latin America and Caribbean	Middle-income country
Indonesia	Asia and Pacific	Middle-income country
Ireland	Europe and Middle East	High-income country
Kenya	Africa	Low-income country
Mexico	Latin America and Caribbean	Middle-income country
Nepal	Asia and Pacific	Low-income country
Nigeria	Africa	Low-income country
Poland	Europe and Middle East	High-income country
South Africa	Africa	Middle-income country
South Korea	Asia and Pacific	High-income country
Trinidad and Tobago	Latin America and Caribbean	Middle-income country
Türkiye	Europe and Middle East	High-income country
United Kingdom	Europe and Middle East	High-income country
United States	North America	High-income country

***Note:** Countries are grouped using information from the World Bank on gross national income per capita at purchasing power parity, or GNI PPP, a measure of average income that accounts for differences in the cost of living between countries, allowing for more meaningful comparisons of economic well-being. The bands were then established using the method recommended by the Center for Global Development, which groups countries by their income relative to the global median (US\$20,000):

- **Low-income:** 50% or less of the global median (less than US\$10,000).
- **Middle-income:** 50% to 200% of the global median (US\$10,000 to US\$39,999).
- **High-income:** More than 200% of the global median (US\$40,000 or more).

The survey included nationally representative online samples in each market, with additional targeted respondents designed to better capture groups who are often underrepresented in public opinion research, including low-income respondents and people living in informal arrangements. Supplemental fieldwork approaches were used in select markets to increase reach among populations who were less accessible through online panels.

Survey sample overview

A total of 30,758 people were surveyed across three core respondent groups. The study combines a nationally representative main sample with additional targeted interviews among groups who are often harder to reach through standard online research.

Main sample

The main sample targets respondents from the general population.

For the most part, respondents were contacted online, but some face-to-face interviews were carried out for hard-to-reach audiences (i.e., in Trinidad and Tobago and Barbados).

It is nationally representative of the population by age, gender, region, income, ethnicity and urban dwellers only where achievable. The total sample size was 1,000 per country, giving a total of **n=22,000**.

This is the primary sample referenced throughout the report when reporting overall global findings.

People living in informal arrangements

The sample targets respondents living in informal arrangements (for example, housing with no formal rental agreement, staying in temporary or emergency accommodation, renting from a hotel or boarding house).

Throughout the report, when referring to “people living in informal arrangements,” we consider a total of **n=4,085**, consisting of:

- A targeted sample of people living in informal arrangements²⁹ of 100 respondents per country (apart from Barbados, where only 58 respondents were interviewed), targeted through face-to-face interviews: **n=2,158**.
- People living in informal arrangements collected naturally from the main sample: **n=1,927**.

Low-income household sample

The low-income household sample targets respondents below a certain threshold of household income, depending on the country. The low-income household sample was a targeted sample.

Throughout the report, when referring to “low-income household respondents,” we consider a total of **n=12,083**, consisting of:

- A low-income household targeted sample of 300 respondents per country, targeted through the online survey: **n=6,600**.
- The low-income household respondents collected naturally from the main sample: **n=5,483**.

Please see the separate technical appendix for information on income thresholds.

29. Targeted interviews are additional interviews with respondents who met specific criteria relevant to the study, such as living in informal arrangements or having a lower household income.

Throughout the report, we examine various subgroups to identify differences in experiences and attitudes. With the exception of the low-income and informal housing groups, subgroup findings are based solely on respondents from the nationally representative sample. Findings reported for low-income and informal housing respondents combine respondents identified within the main sample with others recruited through targeted sampling to increase the number

of people from these harder-to-reach groups available for analysis. Because these targeted samples were not designed to be representative of the broader low-income or informal housing populations, findings from the combined samples should be interpreted as descriptive of the respondents surveyed rather than as population-level estimates for these groups.

Country/region sample

Each country includes 1,400* respondents:

- 1,000 from the nationally representative main sample.
- 300 additional low-income respondents.
- 100* people living in informal arrangements.

Countries are grouped regionally throughout the report:

- Africa: **n=5,000**
- Asia and Pacific: **n=4,000**
- Europe and Middle East: **n=5,000**
- Latin America and Caribbean: **n=6,000**
- North America: **n=2,000**

Low-/middle-/high-income household

Income bands were designed based on the top 25%, middle 50% and bottom 25% of the population, tailored to each country:

- Low-income household: **n=12,083** (includes the targeted sample)
- Middle-income household: **n=10,394**
- High-income household: **n=5,054**

Please see the separate technical appendix for information on income thresholds.

GNI PPP low-/middle-/high-income countries

Countries are grouped using the World Bank GNI PPP (gross national income per capita at purchasing power parity) classification:

- GNI PPP low-income countries: **n=5,000**
- GNI PPP middle-income countries: **n=9,000**
- GNI PPP high-income countries: **n=8,000**

Men/women

The split of men and women was close to even across countries:

- Men: **n=11,174**
- Woman: **n=10,715**

Please see the separate technical appendix for country background on gender.

Homeowners

Homeowners are defined as those who own their home outright (whether still paying a mortgage or loan or not) or those who live in a cooperatively structured housing where they share ownership. **n=12,253**

Renters

n=4,969

Urban/rural

- Urban: **n=17,913**
- Rural: **n=3,895**

Ethnicity/racial groups

- Historically disadvantaged ethnic/racial groups: **n=9,735**
- Non-historically disadvantaged ethnic/racial groups: **n=11,240**

Full methodological details, including fieldwork modes, weighting and significance testing, are provided in the full technical appendix provided separately.

**Because of the harder-to-reach population in Barbados, the sample of people living in informal arrangements was n=58, leaving a total sample of n=1,358.*

How to read the findings

Global figures represent the surveyed countries overall, not as a census of the world's population. Regional and GNI PPP comparisons are used to identify broader patterns across different geographic and income contexts.

Country-level findings are included where they highlight important contrasts or reveal notable exceptions. They should not be read as a comprehensive ranking of national housing systems.

Throughout the report, subgroup analysis is used to show how housing experiences differ across populations. Key segments include low-income respondents, people living in informal arrangements, renters, homeowners, parents and guardians, different gender groups, younger and older generations, historically disadvantaged ethnic groups, GNI PPP groupings, and urban and rural respondents. Please refer to the full methodology in the separate technical appendix for subgroup definitions. To better understand experiences among populations who are often more difficult to capture through nationally representative online surveys alone, the study included targeted low-income and face-to-face boost samples in selected markets. Where reported, subgroup findings for low-income respondents combine respondents from the nationally representative sample with targeted low-income boosts to increase analytical depth. These findings describe the low-income respondents surveyed and should not be interpreted as standalone nationally representative estimates of all low-income residents within each country. Population-level findings throughout the report continue to rely exclusively on the weighted nationally representative sample.

Informality is a significant and growing part of the housing landscape in many rapidly urbanizing contexts. People living in informal arrangements are highlighted throughout this report because they often experience several dimensions of housing inadequacy at once, including weaker infrastructure, less secure tenure, limited space and greater exposure to housing instability. In this report, **“people living in informal arrangements”** refers to respondents who selected at least one of four housing situations:

- Living with family or friends and paying rent.
- Living without a formal rental agreement, proof of ownership, official address or housing papers recognized by local authorities.
- Staying in temporary or emergency accommodation.
- Renting from a hotel or boarding house.

(Please see the separate technical appendix for additional detail).

This is a respondent-level survey definition, not a formal settlement-level classification. It was designed to capture comparable experiences of housing informality and insecurity across general populations, income levels and different housing systems. UN-HABITAT's definition of “informal settlements” focuses more specifically on urban settlements where housing arrangements exist outside formal planning and legal frameworks. The study's targeted face-to-face component is most closely aligned with that framing, as it was designed to reach respondents in more precarious housing contexts that may be underrepresented in standard online survey sampling.

Younger generations include Gen Z and Millennials (respondents aged 18-45). **Older generations** include Gen X, Boomers and the Silent Generation (respondents aged 46+). **Low-income respondents** are identified using market-specific income criteria designed to reflect relative income position within each country.

Ethnicity analysis: Exploratory ethnicity comparisons were conducted in selected countries where locally relevant racial/ethnic categories, appropriate demographic or contextual reference points, and sufficient sample bases were available. For these comparisons, a country-specific ethnic/racial reference group or groups were compared with other ethnic/racial groups combined. Groupings were developed to support a consistent global equity lens while recognizing that racial and ethnic dynamics vary substantially by country and cannot be reduced to a single universal definition. They should not be interpreted as definitive measures of numerical majority, political power, social status or individual advantage/disadvantage. Countries where the available categories or benchmarks did not support a robust comparison were excluded. Comparisons are noted as “historically disadvantaged ethnic/racial groups” vs. “non-historically disadvantaged ethnic/racial groups” and are included for Argentina, Australia, Barbados, Brazil, Canada, Ethiopia, Guatemala, Ireland, Kenya, Mexico, South Africa, Trinidad and Tobago, Türkiye, the United Kingdom, and the United States.

Gender analysis: Differences between women and men were tested throughout the analysis and are highlighted where they were statistically significant and substantively meaningful. Overall, many of the pressures identified in this study were widely shared across genders, while differences by income, tenure, age and housing situation were often more pronounced. Open-ended survey responses are used to bring respondents’ experiences into the report in their own words. Selected quotes illustrate themes reflected in the wider data and should be read as qualitative examples, not as statistically representative findings.

Full referenced tables are available in the separate technical appendix to support transparency and further analysis.



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