

Home at What Cost?

Housing Pressure Reshapes Daily Life

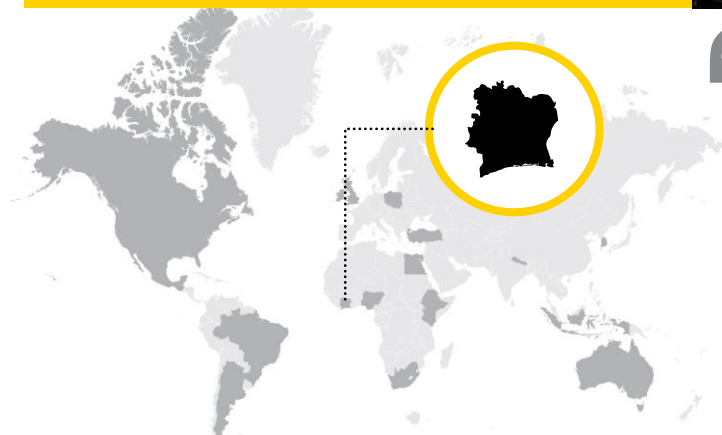
Côte d'Ivoire at a glance

46% of respondents in Côte d'Ivoire identify housing as a major source of stress.

80% report cutting back on at least one expense to afford housing in the past year.

66% report a lack of satisfaction with their current housing situation.

● ■ ● Global Housing Research 2026



“

For me, having a home means having a roof over my head, where I and my family feel peaceful and secure with all the amenities vital for our development. Yes, a place that gives us respect in society and a lasting guarantee of stability.”

– A woman from Côte d'Ivoire with a mid-level income who rents her home, aged 35-44.

3.3 million

housing units needed

21.3%

of households face high housing costs

47.4%

of urban residents live in slums or informal settlements

Source: World Cities Report

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

- Côte d'Ivoire was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 adults in Côte d'Ivoire** were surveyed online, with quotas for age, gender, region and income to reflect the national adult population. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed online to strengthen subgroup analysis; in Côte d'Ivoire, low income was defined as household income below **160,000 CFA per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Bouaké, Abidjan and Ville**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Côte d'Ivoire sample: N=1,400.** Targeted boost samples are not independently nationally representative.
- Responses underwent data-quality checks, and significance testing used a **95% confidence level**.
- Differences between demographic subgroups discussed are statistically significant at the **95% confidence level**.

Housing pressure reshapes daily life

Housing pressure in Côte d'Ivoire is no longer a future risk. It is already shaping how people manage their finances, plan for the future, and experience everyday life. The survey reveals the highest level of housing discontent across the 22 countries surveyed, with **66%** of respondents in Côte d'Ivoire reporting a lack of satisfaction with their current housing situation, compared with a global average of **35%**. This suggests that housing challenges extend beyond access to shelter. Many households remain housed but do not feel their housing situation is stable, affordable, or able to support their long-term well-being.

The findings point to a housing system under strain from rapid urban growth and affordability pressures. Côte d'Ivoire has undergone significant urbanization in recent decades, with more than half of the population now living in urban areas and demand continuing to rise in major cities such as Abidjan. UN-Habitat's 2023 Country Report for Côte d'Ivoire notes housing deficits, growing inequality between neighborhoods, and increasing pressure on infrastructure and services.¹ Against this backdrop, many households appear caught between rising housing costs and limited pathways to better housing.

The survey also highlights the hidden costs of keeping a home. Eight in ten respondents (**80%**) report having to cut back on at least one expense in the past year to afford housing costs, compared with **75%** globally. These sacrifices affect broader quality of life, with **38%** reducing social activities and **29%** cutting spending on food and groceries. For many families,

remaining housed requires ongoing trade-offs that can reduce well-being and resilience.

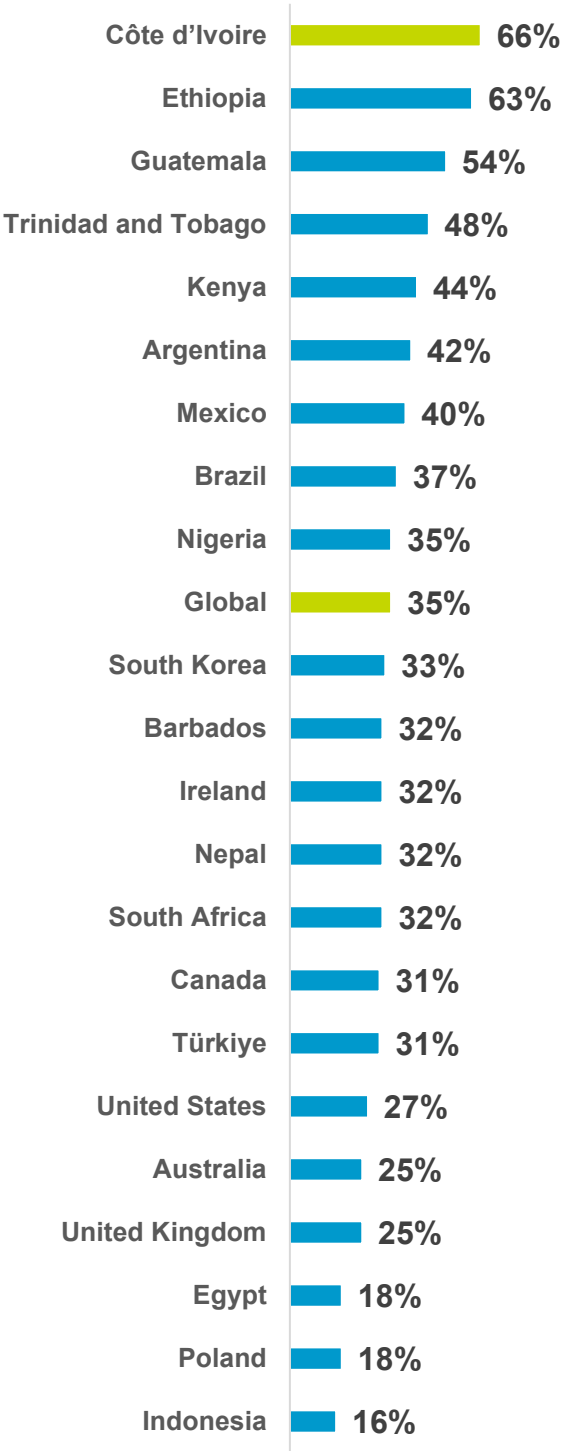
These pressures are not experienced equally. Lower-income respondents² report substantially higher levels of housing stress (**51%**) than higher-income respondents (**38%**). Among lower-income respondents, **74%** report a lack of satisfaction with their housing situation compared with **52%** of higher-income respondents, while **55%** fear an unexpected setback could threaten their housing compared with **30%** of higher-income respondents. These differences suggest that national averages may mask deeper vulnerabilities among those least able to absorb financial shocks.



1. <https://cotedivoire.un.org/fr/274716-onu-habitat-c%C3%B4te-d%E2%80%99ivoire-rapport-pays-2023> https://traide.org/wp-content/uploads/2024/06/AffordableHousing_Factsheet2024_ver3.pdf

2. "Low-income respondents" refers to respondents whose household income falls below a country-specific threshold and includes both targeted and non-targeted survey respondents. In Côte d'Ivoire, low income was defined as household income below 160,000 CFA per month before tax.

Percentage of respondents who reported a lack of satisfaction with their housing



The findings further indicate that housing insecurity extends beyond affordability to health and well-being. Almost half of respondents (46%) identify housing as a major source of stress, compared with a global average of 35%. Similarly, 30% report that their home may negatively affect their health, compared with 23% globally. At the same time, 89% agree that housing supports mental health. Together, these findings suggest that housing challenges affect not only living conditions but also people's sense of security and peace of mind.

While Côte d'Ivoire reports lower overall safety concerns than the global average, important protection gaps remain. Only 18% feel unsafe in their area compared with 24% globally, and 20% report challenges feeling safe due to extreme weather compared with 30% globally. However, respondents living in informal arrangements³ report much greater risks. Among these respondents, 70% accept housing safety risks because safer alternatives are unaffordable, and 45% report that extreme weather makes it difficult to feel safe where they live.

Housing pressures are also shaping future opportunities. More than half (56%) of respondents worry their housing situation limits opportunities for children, while 38% say housing costs have forced them to give up hopes or aspirations. Low-income respondents are especially affected, with 63% reporting concerns about children's opportunities compared with 44% of higher-income respondents. These findings suggest that housing challenges may be limiting households' ability to invest in the future.

Despite these concerns, support for solutions remains strong. More than 8 in 10 respondents (84%) welcome more affordable or social housing, exceeding the global average of 77%, and 89% agree that safe and decent housing is a basic human right. Yet 60% believe the housing policies do not work for people like them. The findings suggest that addressing Côte d'Ivoire's housing challenge will require more than increasing housing supply. It will require ensuring that housing provides stability, resilience, and realistic opportunities for households to build secure futures.



What would make me optimistic for the future is seeing more affordable social housing in Yamoussoukro and more accessible housing assistance for people with modest incomes. Currently, rent takes up a large portion of my salary, and I worry about unexpected expenses

– A man from Côte d'Ivoire with a low income who rents his home, aged 25-34.

3. "Respondents living in informal arrangements" refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.

Promising practice

In many parts of Côte d'Ivoire, housing challenges extend beyond the need for shelter alone. For rural families, inadequate housing is often accompanied by limited access to water, electricity and reliable income opportunities, making it harder to build long-term stability. In the Béliér region, the initiative **“Dida N’Glossou: Un exemple de village écologique à fort impact social”** demonstrates how addressing these challenges together can strengthen both homes and communities.

The initiative supported the construction of social housing while also investing in the wider conditions that help households thrive. Community members gained access to improved water infrastructure, solar energy, and equipment to support local economic activity. Opportunities for young people were expanded through income-generating activities, helping link housing improvements with stronger livelihoods and greater resilience.

What makes this approach promising is its recognition that a home is more than a structure. For residents, the changes meant spending less time collecting water, benefiting from safer and more reliable living conditions, and gaining new opportunities to support their families. Community members described a renewed sense of security and optimism about the future.

As Côte d'Ivoire continues to respond to rapid urbanization and growing housing demand, the experience of Dida N'Glossou offers an example of how integrated, community-centered housing solutions can help create not only better homes, but stronger pathways to well-being and opportunity.

The numbers behind the story

Survey question	Côte d'Ivoire	Global	Younger — Gen Z + Millennials	Older — Gen X + Boomers + Silent
In the past 12 months, to help afford housing costs, have you had to do any of the following for yourself or for those you support? (% reporting at least one action)	80%	75%	79%	81%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	46%	48%	45%	47%
My housing situation is one of the biggest sources of stress in my life. (% agree)	46%	35%	44%	54%
Housing costs make it difficult to consider starting a family. (% agree)	32%	56%	35%	17%
Rising housing costs make it difficult for people to become homeowners. (% agree)	67%	81%	65%	76%
I expect to own a home at some point in my life. (% agree)	94%	76%	94%	96%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	56%	58%	55%	60%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	22%	30%	22%	18%
The housing system in my country is broken or does not work. (% agree)	53%	56%	49%	69%
Safe and decent housing is a basic human right. (% agree)	89%	89%	87%	96%
I would welcome more affordable or social housing in the area I live. (% agree)	84%	77%	81%	95%
Housing policies in my country are effective in addressing housing problems. (% agree)	20%	34%	22%	10%