

Home at What Cost?

Housing Stability Built on Sacrifice

Argentina at a glance

83% of respondents in Argentina reported cutting back on at least one expense to afford housing in the past year.

57% worry that one unexpected problem could threaten their ability to stay housed.

20% believe housing policies in Argentina effectively address housing problems.

● ■ ● Global Housing Research 2026



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Home is the place I can share with my family every day, a refuge where we can live comfortably and have the necessary spaces to sleep, bathe, eat, and spend time together. A place where we are at peace. And where the children are safe.”

— A woman from Argentina with a midlevel income who owns her home, aged 35-44.

700 thousand

housing units needed

24.4%

of households face high housing costs

14.5%

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**.

- Argentina was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Argentine adults** were surveyed online, with quotas for age, gender, region and income to reflect the national adult population. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed online to strengthen subgroup analysis; in Argentina, low income was defined as household income below **AR\$800,000 per month**.
- **Informal housing boost: 100 additional respondents** experiencing informal or vulnerable housing arrangements were interviewed face-to-face in **Buenos Aires, Resistencia, Posadas and Moreno**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Argentina 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 stability built on sacrifice

Argentina's housing challenge is not defined primarily by whether people have a roof over their heads. The survey instead reveals a pattern of fragile stability maintained through constant sacrifice. While most respondents remain housed and report access to basic services, **57%** worry that one unexpected problem could threaten their ability to stay housed, compared with **48%** across all 22 countries surveyed. At the same time, **83%** have cut back on at least one expense in the past year to afford housing costs, significantly above the global average of **75%**. These findings suggest that housing insecurity in Argentina often develops long before eviction or homelessness. Many households remain housed only by sacrificing financial resilience, health, comfort, and future opportunities.

This pressure is closely linked to Argentina's prolonged economic volatility. Years of high inflation have eroded purchasing power, increased living costs, and reduced households' financial margins for error. Although **67%** of respondents say they can currently afford their housing costs, **37%** frequently struggle to pay housing-related expenses and **34%** report having to choose between housing payments and essentials such as food, clothing, or medication. Affordability in this context often reflects households' ability to absorb hardship rather than genuine housing security.

The survey highlights the human cost of these pressures. Some **38%** of respondents cut spending on food and groceries to afford housing, **37%** used savings or emergency funds, and **35%** took on additional work. Nearly one-fifth (**19%**) limited heating or cooling their homes, almost three times the global average of **7%**. These sacrifices show that housing costs are affecting not only where people live but also their comfort, nutrition, and long-term financial resilience.

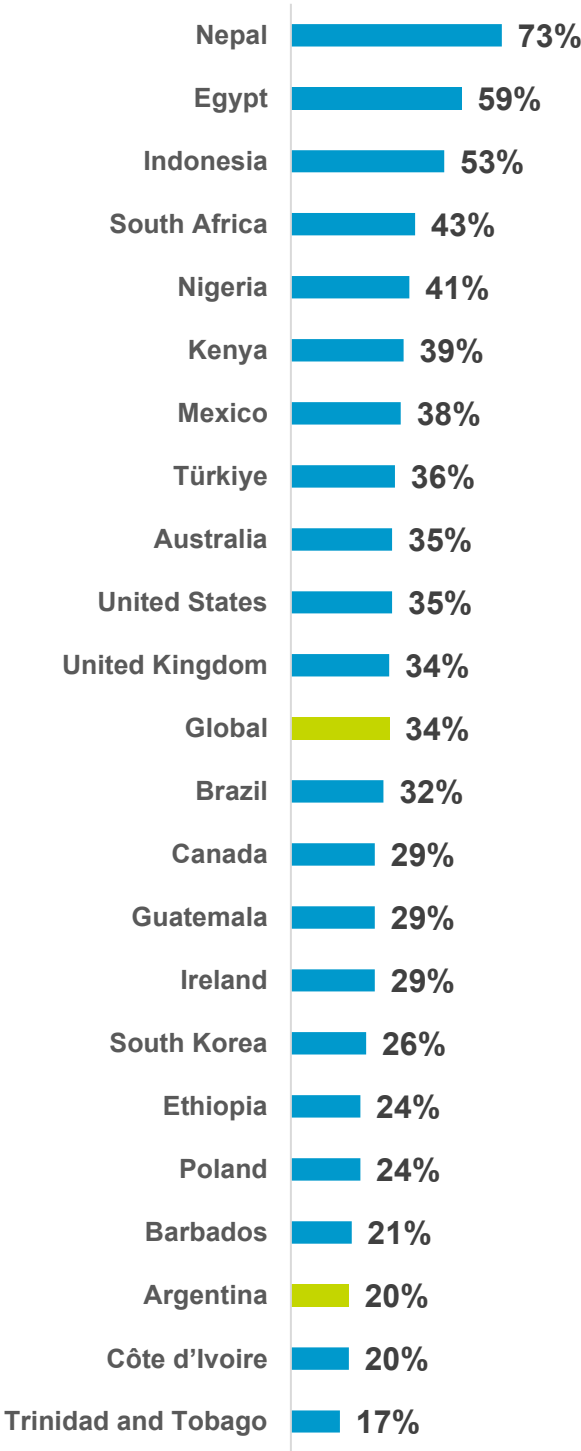
The burden is particularly severe for households outside traditional ownership pathways. Non-homeowners are

substantially more likely than homeowners to report a lack of satisfaction with their housing situation (**54%** versus **36%**) and concern about unexpected setbacks (**68%** versus **51%**). Renters face especially acute pressure: **49%** frequently struggle with housing costs, compared with **31%** of homeowners. Among renters, **66%** say the cost of services makes housing feel unaffordable and **60%** report energy costs undermining affordability. These findings reflect broader challenges in Argentina's rental market, where housing costs and household incomes have often moved in opposite directions.



1. "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.
2. <https://desdelaraiz.ar/el-gobierno-cerrara-la-sisu/>
3. <https://www.boletinoficial.gob.ar/detalleAviso/primera/316910/20241113>

Percentage of people who agree that housing policies in their country effectively address housing problems



Respondents living in informal arrangements¹ experience the country's most concentrated housing disadvantages. Only **53%** report sufficient living space compared with **88%** nationally, while just **65%** feel secure in their right to remain in their home compared with **91%** nationally. They are also far more likely to report housing stress (**64%** versus **28%**) and to believe the housing system in Argentina is broken or does not work (**71%** versus **59%**). These findings are especially concerning given recent policy changes. The dismantling of the Secretaría de Integración Socio Urbana (SISU) and the suspension of funding through the Fondo de Integración Social y Urbana (FISU) have halted many upgrading projects in *barrios populares*.² For households already facing weaker housing quality and insecure tenure, the loss of these programs risks deepening existing inequalities.

Housing pressures are also reshaping future aspirations. Approximately, **57%** of respondents say housing costs make it difficult to consider starting a family, while **60%** of parents worry that housing costs are limiting opportunities available to their children. Homeownership remains a powerful aspiration, yet **84%** agree that rising housing costs make becoming a homeowner difficult. Among non-homeowners who do not expect to buy, **60%** say incomes are too low, **46%** say homes are too expensive, and **37%** lack sufficient savings for a deposit. These concerns are unfolding as the government has dissolved PROCREAR, Argentina's flagship federal housing and mortgage support program, potentially reinforcing perceptions that pathways to homeownership are becoming more difficult.³

Perhaps the clearest warning comes from public perceptions of the housing system itself. Nearly half (**48%**) believe Argentina is on the wrong track regarding housing, while only **27%** think it is on the right track. Just **20%** believe housing policies effectively address housing problems, compared with **34%** globally, and only **25%** believe housing decisions are fair. Meanwhile, **70%** say housing policies do not do enough to support first-time homebuyers and **75%** would welcome more affordable or social housing in their communities.

Without meaningful progress, these pressures may intensify. If housing costs continue to outpace household resources while policy support remains limited, more families may be forced to exhaust savings, reduce spending on essentials, and postpone major life decisions. The survey suggests that Argentina's housing challenge is not simply about increasing access to housing, but ensuring that housing provides lasting security, resilience, and opportunity without requiring households to sacrifice their well-being and future aspirations to keep it.

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“Home is not just my house, but also my family who lives with me and the neighbors around me. I believe the concept of "home" is more related to a feeling, a sense of security, harmony, peace, and happiness.”

– A man from Argentina with a midlevel income who owns his home, aged 35-44.

Promising practice

For many families in Argentina, securing a formal rental home can be nearly impossible. Requirements such as property guarantees, formal income documentation, and high upfront costs often exclude households living in informal settlements, hotels, pensions, and overcrowded tenements. As a result, many families pay market-level rents for housing that is unsafe, insecure, and unsuitable for long-term stability.

Habitat for Humanity Argentina's **Social Rental Program** is working to bridge this gap through a series of initiatives that connect vulnerable households to formal rental opportunities. The program began with *Estela de Esperanzas*, which transformed a deteriorated tenement in Buenos Aires into nine affordable apartments for families who had spent years in precarious housing. Beyond providing a home, the initiative combined rental support with financial education, job training, and income-generation opportunities, helping families

build stability over time. Since its launch, nearly 40 families have participated, demonstrating payment compliance rates comparable to those in the formal rental market and challenging assumptions about who can be a reliable tenant.

Building on these results, the model has expanded through a Social Real Estate Agency that connects vulnerable renters with vacant properties, while partnerships with the City of Buenos Aires are helping shape Argentina's first public social rental program. Together, these efforts are improving access to safe housing, rebuilding trust between tenants and property owners, and creating pathways into the formal housing market for people who have long been excluded from it. By showing that housing insecurity can be addressed through support, partnership, and innovation, the program offers a promising model for expanding access to dignified rental housing across Argentina.

The numbers behind the story

Survey question	Argentina	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)	83%	75%	89%	76%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	57%	48%	61%	51%
My housing situation is one of the biggest sources of stress in my life. (% agree)	28%	35%	33%	21%
Housing costs make it difficult to consider starting a family. (% agree)	57%	56%	63%	49%
Rising housing costs make it difficult for people to become homeowners. (% agree)	84%	81%	81%	87%
I expect to own a home at some point in my life. (% agree)	72%	76%	76%	59%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	60%	58%	64%	51%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	29%	30%	35%	21%
The housing system in my country is broken or does not work. (% agree)	59%	56%	56%	64%
Safe and decent housing is a basic human right. (% agree)	89%	89%	88%	91%
I would welcome more affordable or social housing in the area I live. (% agree)	75%	77%	77%	73%
Housing policies in my country are effective in addressing housing problems. (% agree)	20%	34%	24%	15%