

Home at What Cost?

Housing Anxieties Fuel Sacrifices

Ethiopia

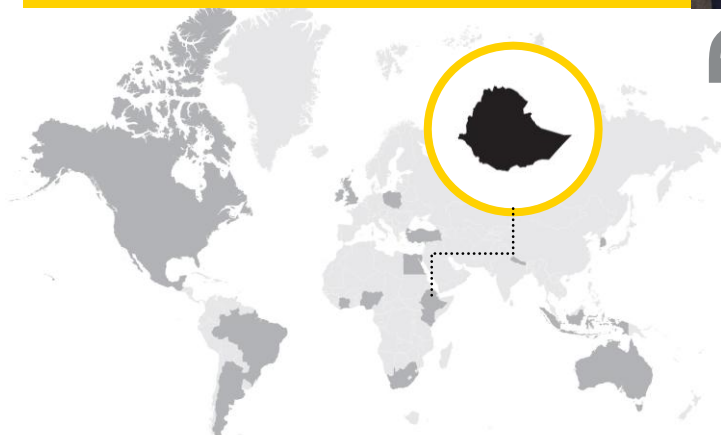
at a glance

63% of respondents in Ethiopia report a lack of satisfaction with their current housing situation.

91% report cutting back on at least one expense to meet housing costs.

64% worry that one unexpected problem could threaten their ability to stay housed.

● ■ ● Global Housing Research 2026



“

Home is one of the basic needs of human being. For me, home is the embodiment of who I am and the foundation of my future. Above all, if I had my house and could pass it on to my children, it would give me incomparable joy. I believe that life is meaningless without a comfortable home.”

— A man from Ethiopia with a midlevel income who lives in informal housing arrangements, aged 35-44.

12.0 million

housing units needed

28.7%

of households face high housing costs

70.7%

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**.

- Ethiopia was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Ethiopian 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 Ethiopia, low income was defined as household income below **7,500 ETB per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Dubti, Afar**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Ethiopia 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 anxieties fuel sacrifices

Housing insecurity appears to be a major barrier to housing satisfaction in Ethiopia, forcing many people to make difficult trade-offs to afford the place they call home. Nearly two-thirds of respondents (**63%**) report a lack of satisfaction with their current housing situation, compared with **35%** across the 22 countries surveyed. Only **64%** feel secure in their right to remain where they live, well below the global average of **86%**, while **64%** worry that an unexpected setback could threaten their housing, compared with **48%** globally. Together, these findings suggest that many Ethiopians face challenges not only accessing adequate housing but also maintaining stable and secure living conditions.

These concerns reflect broader pressures within Ethiopia's housing system. Rapid urbanization is driving demand far faster than supply, with Ethiopia's urban population growing by more than 5% annually, driven largely by migration to cities.¹ The country is estimated to need roughly 471,000 new urban housing units each year, yet production has historically fallen short of demand.² Research also suggests that around 70% of Ethiopia's housing stock requires replacement because of structural deterioration, overcrowding, or inadequate amenities.³ Against this backdrop, it is unsurprising that housing satisfaction remains low. Respondents living in informal arrangements⁴ report even greater challenges, with **70%** reporting a lack of satisfaction and only **54%** feeling secure in their right to remain

where they live.

The findings also reveal a significant gap in another aspect of security: feeling safe in the place you call home. More than half of respondents (**56%**) say they accept housing-related safety risks because safer options are out of reach, compared with **40%** globally. Nearly half (**49%**) report that insecure doors, windows, or boundaries make it difficult to feel safe, versus **32%** globally. In addition, **35%** say extreme weather affects their sense of safety at home, rising to **39%** among low-income respondents.⁵ These findings suggest that housing is often failing to provide one of its most fundamental functions: protection. Evidence of overcrowding, aging housing stock, and substantial housing deficits across urban Ethiopia reinforces these concerns.⁶



1. <https://unhabitat.org/ethiopia>

2. https://traide.org/wp-content/uploads/2024/06/AffordableHousing_Factsheet2024_ver3.pdf

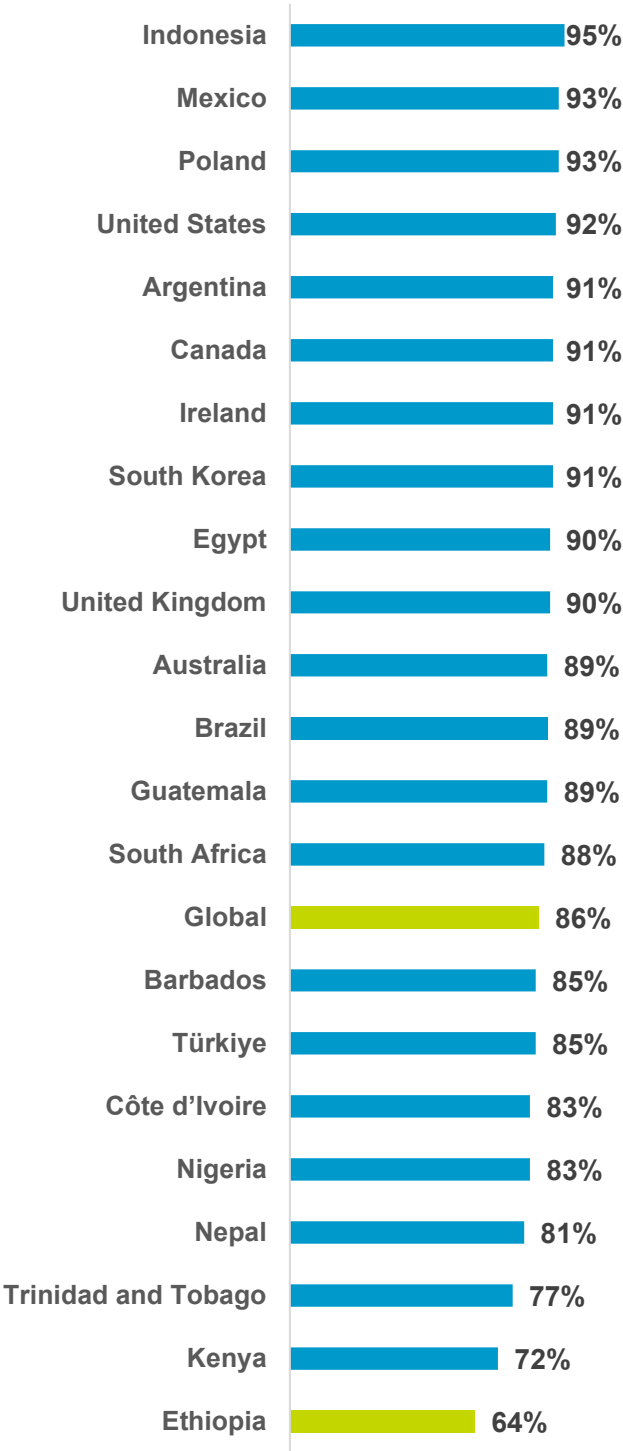
3. <https://www.habitat.org/where-we-build/ethiopia>

4. "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.

5. "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 Ethiopia, low income was defined as household income below 7,500 ETB per month before tax.

6. <https://documents1.worldbank.org/curated/en/549221572382742218/pdf/Unlocking-Ethiopia-Urban-Land-and-Housing-Markets-Synthesis-Report.pdf>

Percentage of people who feel secure in their right to remain where they live



The economic burden of housing is equally striking. An extraordinary **91%** of respondents report cutting back on other expenses to afford housing, compared with **75%** globally. Nearly half (**49%**) have taken on additional work to meet housing costs, versus **31%** globally, while **34%** have borrowed money from friends or family, compared with **21%** globally. Parents appear to face particularly acute pressures, with **52%** taking on additional work and **23%** taking loans to manage housing costs. These findings suggest that many households are absorbing housing pressures by sacrificing other essentials and operating with limited financial resilience.

Housing costs are also affecting future aspirations. Four in five respondents (**80%**) say housing costs make starting a family difficult, compared with **56%** globally. Similarly, **73%** worry housing costs limit opportunities for their children, compared with **58%** globally, while **88%** believe homeownership is difficult to achieve due to rising costs, above the global average of **81%**. These findings suggest that housing challenges are influencing educational opportunities, family stability, and long-term economic mobility.

Housing pressures are increasingly becoming a well-being challenge. Housing-related stress affects **58%** of respondents, compared with **35%** globally, and **52%** worry they may be forced to move within the next three years, well above the global average of **34%**. Respondents in Addis Ababa report even higher levels of stress (**63%**) and concern about displacement (**57%**), suggesting that housing pressures may be especially severe in rapidly growing urban areas.

The survey also highlights low confidence in housing systems and policy responses. Only **24%** believe housing policies are effective, **23%** believe housing decisions are fair, and **56%** believe the housing system in Ethiopia is broken or does not work. This lack of confidence may weaken trust that housing challenges will be addressed.

Without meaningful progress, these pressures may intensify. Continued urban growth, housing shortages, and affordability challenges could deepen the sacrifices households already face. Ethiopia's respondents are sending a clear message: housing is not simply about shelter. For many households, it has become a defining factor shaping security, well-being, dignity, and the future they believe is possible for their families.

“

For me, a home is where I feel comfortable and happy when I think about going. It's a place where I have good privacy and safety. A place where I have my own room during times when I want to be alone. And above all it's a place that I own but not rented or someone else's. Last, but not least, it is a place with a peaceful community.” – **A woman from Ethiopia with a high income who lives in informal housing arrangements, aged 25-34**

Promising practice

When a devastating landslide struck Gofa Zone in southern Ethiopia in July 2024, 249 lives were lost and hundreds of families lost not only their homes, but also the safety, stability and dignity that a home can provide. More than 600 households were displaced, leaving many families facing the challenge of rebuilding their lives while coping with profound loss.

The **Building Resilience of Landslide-Affected Families Project**, implemented by Habitat for Humanity Ethiopia in partnership with local authorities and communities, demonstrates how housing can restore safety, stability, and hope after a crisis. Working closely with residents, government stakeholders and future homeowners, the initiative combined community participation with practical, cost-effective solutions to help families move beyond emergency response.

A key feature of the project was securing land for the most vulnerable households. Through advocacy and collaboration with local authorities, Habitat for Humanity Ethiopia helped secure more than 31,000 square metres of land for resettlement and housing. By 2026, 88

families, more than 80% of them women-headed households, had received durable and affordable homes as well as legally recognized title deeds, providing both a safe place to live and secure land rights. In addition, more than 735 families benefited from improved access to safe and reliable water services.

What makes this approach particularly promising is its integration of housing, essential services, tenure security and advocacy into a single recovery pathway. The Geze Gofa experience shows how community voices and evidence can help shape government action and strengthen long-term recovery outcomes, offering a practical and replicable model for helping disaster-affected communities rebuild with greater resilience, security and hope for the future.

The numbers behind the story

Survey question	Ethiopia	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)	91%	75%	92%	79%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	64%	48%	65%	52%
My housing situation is one of the biggest sources of stress in my life. (% agree)	58%	35%	60%	44%
Housing costs make it difficult to consider starting a family. (% agree)	80%	56%	79%	86%
Rising housing costs make it difficult for people to become homeowners. (% agree)	88%	81%	87%	95%
I expect to own a home at some point in my life. (% agree)	80%	76%	80%	77%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	73%	58%	72%	84%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	29%	30%	31%	10%
The housing system in my country is broken or does not work. (% agree)	56%	56%	58%	42%
Safe and decent housing is a basic human right. (% agree)	88%	89%	88%	90%
I would welcome more affordable or social housing in the area I live. (% agree)	79%	77%	79%	85%
Housing policies in my country are effective in addressing housing problems. (% agree)	24%	34%	24%	31%

