

Home at What Cost?

Low Home Satisfaction but High Housing Hopes

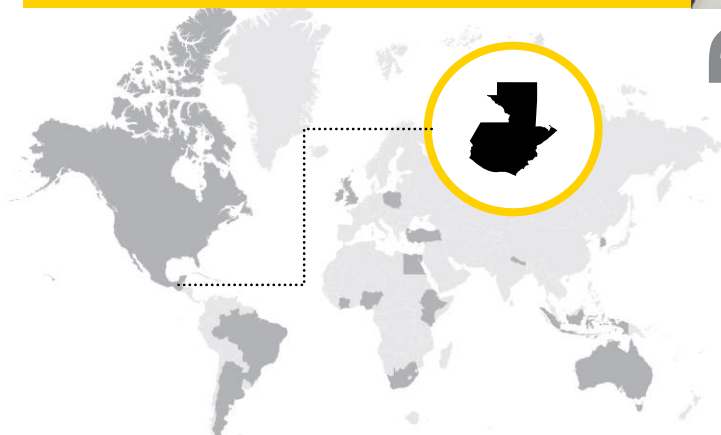
Guatemala at a glance

87% of respondents in Guatemala report cutting back on at least one expense to afford housing in the past year.

64% worry that a single unexpected setback could threaten their ability to remain housed.

46% report accepting housing-related safety risks because safer alternatives are unaffordable.

● ■ ● Global Housing Research 2026



“

Home is the place where I can live with my family, feeling safe that in the future, even if I have no income, I can have a roof over my head and no one will take me away from there, which will be a heritage to inherit to my children.”

– A woman from Guatemala with a high income who owns her home, aged 35-44.

2.2 million

housing units needed

23.4%

of households face high housing costs

37.6%

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**.

- Guatemala was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Guatemalan 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 Guatemala, low income was defined as household income below **Q3,200 per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Guatemala City, Quetzaltenango and Escuintla**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Guatemala 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**.

Low home satisfaction but high housing hopes

Housing pressure in Guatemala is not primarily visible through mass displacement or widespread housing loss. Instead, it appears in the compromises households make to remain housed, often in conditions that may not meet basic standards of safety, health, or dignity. More than half of respondents (**54%**) report a lack of satisfaction with their housing situation compared with **35%** across the 22 countries surveyed globally, while nearly two-thirds (**64%**) worry that a single unexpected setback could threaten their ability to remain housed, substantially above the global average of **48%**. These findings suggest that housing insecurity is often experienced through difficult trade-offs rather than outright housing loss. Families may rely on extended family networks, accept overcrowded conditions, or reduce spending on other essentials to maintain a place to live.

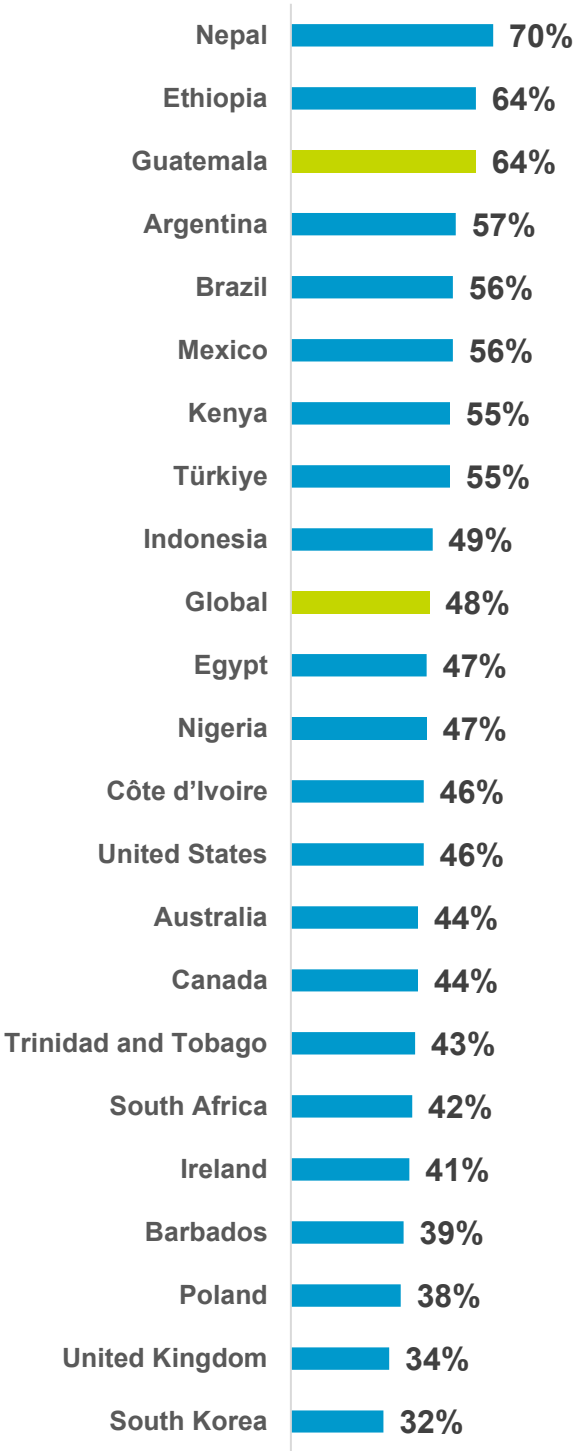
One of the survey's most striking findings is the coexistence of optimism and vulnerability. Despite significant challenges, **82%** of respondents expect their housing situation to improve within three years, exceeding the global average of **68%**. Guatemala's large housing deficit helps explain this apparent contradiction. Estimates place the deficit at more than 1.2 million units, with some projections exceeding 2 million, driven primarily by inadequate housing quality rather than a lack of housing structures.^{1,2} For many families, the challenge is not obtaining a home but obtaining one that is safe, durable, and adequate.

Financial insecurity emerges as a major housing challenge. Although **89%** report feeling secure in their right to remain where they live, **64%** worry that an unexpected expense, job loss, or emergency could threaten their housing situation. Guatemala's large informal economy, which employs roughly 70% to 80% of the working-age population, helps explain this disconnect.³ Irregular incomes and limited access to finance leave many households vulnerable to shocks.⁴ Vulnerability is greatest among lower-income respondents,⁵ where a lack of satisfaction reaches **66%** compared with **37%** among higher-income respondents, and concern about setback-related housing risks rises to **70%**.



1. <https://fundesa.org.gt/publicaciones/columna-de-opinion/vivienda-adeuada-en-guatemala>
2. <https://www.habitat.org/lac-en/newsroom/2024/habitat-guatemala-changes-reality-1-million-people>
3. <https://www.spglobal.com/ratings/en/regulatory/article/-/view/type/HTML/id/3559602>
4. <https://www.elibrary.imf.org/view/journals/002/2023/173/article-A004-en.xml>
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 Guatemala, low income was defined as household income below Q3,200 per month before tax.

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



Affordability pressures are evident in the sacrifices households make to cover housing costs. An overwhelming **87%** of respondents in Guatemala report cutting back on expenses to afford housing in the past year, compared with **75%** globally. The survey shows that **32%** spend less on food and groceries, **14%** delay or avoid medical care, and **41%** take on additional work to meet housing costs. Younger generations are particularly affected, with **88%** of Gen Z and Millennial respondents reporting cutbacks, compared with **78%** of older adults. These sacrifices reduce households' ability to save, invest in education, maintain their health, and improve long-term economic mobility, demonstrating that housing pressures influence well-being far beyond shelter itself.

Housing costs are also shaping future aspirations. More than 6 in 10 respondents (**61%**) say housing costs make it difficult to consider starting a family, while **62%** of parents worry that housing costs limit opportunities for their children. Both figures exceed global averages. Additionally, **44%** report that remaining in their current housing requires them to give up personal goals or opportunities.

Safety concerns further underscore the challenges households face. Nearly half of respondents (**46%**) report accepting housing-related safety risks because safer alternatives are unaffordable, compared with **40%** globally. Concerns about insecure doors, windows, or property boundaries affect **35%** of respondents, while **39%** say extreme weather makes it difficult to feel safe where they live, both exceeding global averages. These findings suggest housing is not consistently providing the protection and security families expect.

Recent government efforts reflect growing recognition of these challenges. Guatemala's new Registro de Asentamientos Informales (RAI) aims to identify informal settlements and populations lacking secure tenure, reliable services, and resilient housing.⁶ Such initiatives recognize that housing challenges extend beyond housing supply alone.

Housing pressure is increasingly becoming a well-being issue. **More than 3 in 10 respondents (32%)** identify housing as one of the biggest sources of stress in their lives. While optimism about future housing conditions remains high, the survey reveals a substantial gap between expectations and present realities. Guatemala's housing story is one of resilience under strain and a growing need for solutions that improve affordability, housing quality, and security.

“

A place where I can feel safe, where I can rest and recharge my energies, my mind, my health. A place where, when I return, I can relax and be myself.”
– A man from Guatemala with a mid-level income who owns his home, aged 35-44.

6. <https://agn.gt/lanzan-registro-de-asentamientos-informales-para-garantizar-vivienda-digna-en-guatemala/>

Promising practice

For many families in Guatemala, adequate housing remains out of reach. Limited incomes and restricted access to traditional financial services can make it difficult to obtain a safe and secure home, leaving families vulnerable to overcrowding, poor housing conditions and environmental risks.

For more than four decades, **Habitat for Humanity Guatemala's Homeownership Program** has created affordable housing pathways for families who might otherwise be excluded from the housing market. Through a combination of affordable housing finance, technical expertise and locally adapted housing solutions, the program supports families in building new homes or improving existing ones in ways that respond to local needs and conditions.

Over the past 46 years, the program has helped more than 61,000 families achieve safe and affordable homeownership across the country.

Beyond improving physical living conditions, access to a secure home has contributed to greater stability, well-being and opportunity for many households. For families with few alternatives for housing finance, homeownership can also represent a first step toward long-term financial inclusion and asset building.

What makes this approach particularly promising is its sustained scale and adaptability. By combining affordable financing with technical expertise, Habitat for Humanity Guatemala is expanding access to decent housing while strengthening communities over time. As Guatemala continues to face significant housing needs, the program shows how long-term investment in affordable homeownership can create lasting pathways to stability and opportunity.

The numbers behind the story

Survey question	Guatemala	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)	87%	75%	88%	78%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	64%	48%	64%	65%
My housing situation is one of the biggest sources of stress in my life. (% agree)	32%	35%	34%	23%
Housing costs make it difficult to consider starting a family. (% agree)	61%	56%	63%	48%
Rising housing costs make it difficult for people to become homeowners. (% agree)	80%	81%	79%	85%
I expect to own a home at some point in my life. (% agree)	86%	76%	87%	84%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	62%	58%	64%	55%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	38%	30%	40%	24%
The housing system in my country is broken or does not work. (% agree)	56%	56%	54%	63%
Safe and decent housing is a basic human right. (% agree)	87%	89%	86%	95%
I would welcome more affordable or social housing in the area I live. (% agree)	81%	77%	81%	84%
Housing policies in my country are effective in addressing housing problems. (% agree)	29%	34%	31%	16%