

Home at What Cost?

Housing Stability Masks Sacrifice and Disillusionment

Ireland

at a glance

72% of respondents in Ireland have cut back on at least one expense to afford housing in the past year.

74% agree that the housing system in Ireland is broken or does not work.

58% of renters in Ireland worry that one unexpected problem could threaten their ability to stay housed.

● ■ ● Global Housing Research 2026



“

Home is a place I feel safe and comfortable. Having good neighbours and being able to afford to pay the mortgage, utility bills etc. I feel happy in my home and enjoy coming home from work each day to my own space.”
— A woman from Ireland with a low income who owns her home, aged 55-64.

0.2 million

housing units needed

5.0%

of households face high housing costs

69.4%

of households own their home

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**.

- Ireland was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Irish 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 Ireland, low income was defined as household income below **€2,000 per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Kerry, Offaly, and Westmeath**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Ireland 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 masks sacrifice and disillusionment

Ireland's housing challenge is defined not by widespread housing collapse but by the growing number of people who are working harder, spending less, and postponing important life decisions to remain secure in the places they call home. While **91%** of respondents feel secure in their right to remain where they live and **68%** report satisfaction with their housing situation, many are paying a hidden price to maintain that stability. Nearly three-quarters (**72%**) have cut back on at least one expense to afford housing, **41%** worry that a single unexpected setback could threaten their ability to stay housed, and **89%** believe rising housing costs make it difficult for people to become homeowners.

These findings suggest that housing pressure in Ireland is increasingly measured not only by rent or mortgage payments but also by sacrifices elsewhere in household budgets. Compared with the average across the 22 countries surveyed, Irish respondents are more likely to have cut back on food (**35% vs. 33% globally**), delayed medical care (**17% vs. 13%**), and reduced social activities (**42% vs. 36%**) to afford housing costs. In addition, **32%** have drawn on savings to keep up with housing expenses, potentially increasing their vulnerability to future financial shocks.

The burden is particularly pronounced among younger adults. Gen Z and Millennials are substantially more likely than older adults to report a lack of satisfaction with their housing situation (**40% vs. 25%**) and concern that an unexpected problem could threaten their housing (**51% vs. 31%**). They are also more likely to believe housing costs make it difficult to start a family (**68% vs. 49%**) and to feel they are giving up opportunities and ambitions because of housing constraints (**48% vs. 29%**). Less than half (**47%**) of people in Ireland expect their housing situation to

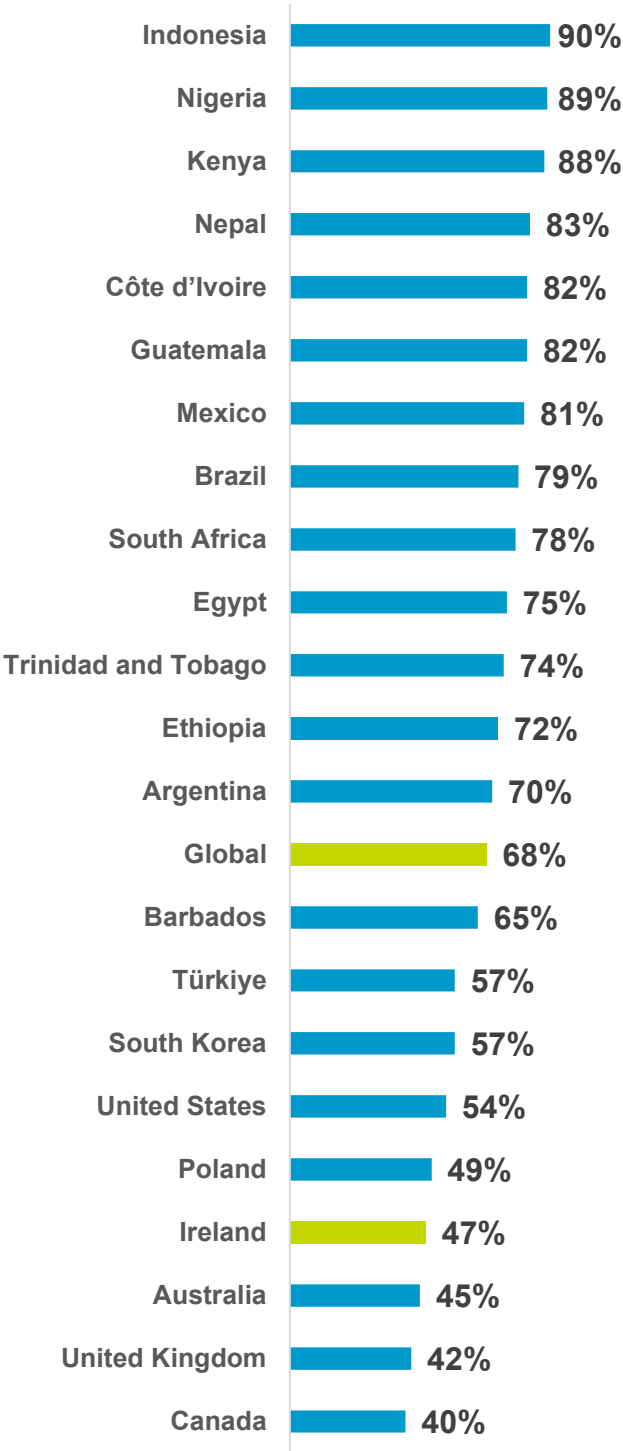
improve within the next three years, well below the global average of **68%**.

These concerns are particularly significant because homeownership continues to hold strong social and economic importance in Ireland. Yet **89%** of respondents say rising housing costs make it difficult to become a homeowner, compared with **81%** globally. Among non-homeowners, **55%** still expect to own a home someday, but affordability remains a major obstacle. Two-thirds (**66%**) say homes are too expensive, **56%** say their incomes are insufficient, and **50%** lack adequate savings for a deposit.



1. <https://assets.gov.ie/static/documents/housing-commission-report.pdf>
2. <https://housingireland.ie/budget-2026-and-the-housing-crisis/>
3. https://www.oecd.org/en/publications/oecd-economic-surveys-ireland-2025_9a368560-en/full-report/making-housing-more-affordable-and-resilient-for-all_45e3c232.html
4. https://housing.ec.europa.eu/document/download/996fb33d-d498-491c-801b-f32643cab250_en?filename=2026%20IE%20Housing%20Annex.pdf&prefLang=suk
5. <https://www.irishtimes.com/business/2025/11/04/irelands-housing-crisis-to-last-another-15-years-department-of-finance-predicts/>

Percentage of people who expect their housing situation to improve in the next 3 years



The broader housing context helps explain these challenges. Despite sustained policy attention, Ireland continues to face a substantial mismatch between housing supply and demand. The Housing Commission estimates a structural housing deficit of roughly 212,500 to 256,000 homes, while government and independent analyses suggest annual housing delivery must rise to around 60,000 homes per year to meet long-term demand.^{1,2} At the same time, house prices have risen faster than incomes, widening the gap between what households earn and what homes cost. The OECD and European Commission note that population growth, construction constraints, planning bottlenecks, and land availability challenges continue to limit supply and contribute to affordability pressures.^{3,4}

The experience of renters illustrates how these pressures translate into everyday life. Renters are significantly more likely than homeowners to report housing stress (**51% vs. 27%**), housing-related health risks (**34% vs. 18%**), and concern that setbacks could threaten their housing security (**58% vs. 32%**). These differences suggest that housing insecurity is concentrated among households with the least control over their housing circumstances.

The survey also reveals low confidence in Ireland's housing system. Nearly three-quarters of respondents (**74%**) agree that the housing system is broken or does not work, substantially above the global average of **56%**. Only **29%** believe housing policies effectively address housing problems, while just **27%** feel housing decisions are fair and **26%** believe housing policies help people like them. For many, the challenge extends beyond current housing conditions to a belief that existing systems are not delivering solutions.

At the same time, the findings point toward strong support for action. Nearly three-quarters (**74%**) would welcome more affordable or social housing in their area, **71%** believe policies do not do enough for first-time buyers, and **88%** agree that safe and decent housing is a basic human right.

If current trends continue, Ireland risks creating a housing landscape where stability increasingly depends on sacrifice. Housing shortages are expected to persist for years, meaning many households may continue to face difficult trade-offs to remain securely housed.⁵ The survey highlights an urgent challenge not because most people have already lost housing security, but because many appear to be preserving it through sacrifices that may become increasingly difficult to sustain over the long term.

“

The situation can't keep going on this way. Something has to give so I hope that house will come down in price so more people my age (myself included) can afford to buy a place to live.”

– A woman from Ireland with a midlevel income who rents her home, aged 25-34.

Promising practice

For many people emerging from homelessness, domestic violence, or other periods of housing instability, securing a tenancy is only the first step. The challenge often lies in transforming an empty or neglected property into a place that feels safe, functional, and sustainable over the long term. In Ireland, the **House to Home** programme responds to this need by helping individuals and families create homes they can maintain and take pride in.

Delivered by Habitat for Humanity Ireland, the initiative combines practical home improvements, access to essential household items, basic home maintenance training, and volunteer support. Rather than focusing solely on the physical condition of a dwelling, the programme recognizes that a sense of belonging and stability is also critical to helping people sustain their tenancies.

Participants are involved in decisions about their homes, helping them shape spaces that reflect their

needs and preferences.

What makes **House to Home** particularly promising is its holistic and community-based approach. By bringing together local support agencies, volunteers, and households, the programme addresses both material needs and social isolation while promoting dignity and independence. Its emphasis on reusing household goods also demonstrates how housing support can align with broader sustainability goals.

As housing systems continue to grapple with affordability and insecurity, initiatives such as House to Home offer a practical reminder that lasting housing outcomes depend not only on access to shelter, but on creating the conditions for people to truly feel at home.

The numbers behind the story

Survey question	Ireland	Global	Homeowners	Renters
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)	72%	75%	67%	82%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	41%	48%	32%	58%
My housing situation is one of the biggest sources of stress in my life. (% agree)	35%	35%	27%	51%
Housing costs make it difficult to consider starting a family. (% agree)	58%	56%	52%	62%
Rising housing costs make it difficult for people to become homeowners. (% agree)	89%	81%	88%	90%
I expect to own a home at some point in my life. (% agree)	55%	76%	N/A	46%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	61%	58%	59%	70%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	29%	30%	31%	26%
The housing system in my country is broken or does not work. (% agree)	74%	56%	73%	77%
Safe and decent housing is a basic human right. (% agree)	88%	89%	89%	89%
I would welcome more affordable or social housing in the area I live. (% agree)	74%	77%	69%	83%
Housing policies in my country are effective in addressing housing problems. (% agree)	29%	34%	29%	28%