

Home at What Cost?

Optimism is High, but Housing Security Remains Fragile

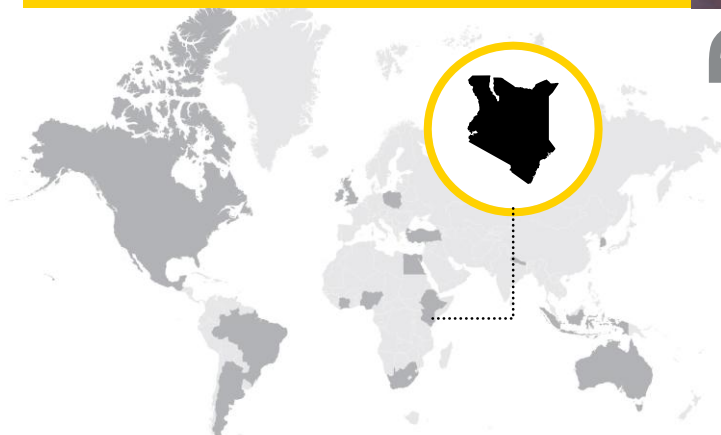
Kenya at a glance

55% of respondents in Kenya worry that one unexpected problem could threaten their ability to remain housed.

89% report cutting back on at least one expense to afford housing in the past year.

55% accept housing-related safety risks because safer options are unaffordable or unavailable.

● ■ ● Global Housing Research 2026



“

A home is a place where I feel safe, secured and at peace. I should be able to access all the basic needs without stress. I should be able to raise and mentor my children in a safe environment.”

— A woman from Kenya with a low income who rents her home, aged 25-34.

2.8 million

housing units needed

22.7%

of households face high housing costs

57.2%

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**.

- Kenya was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Kenyan 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 Kenya, low income was defined as household income below **KES 12,000 per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Nairobi, Mombasa and Kisumu**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Kenya 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**.

Optimism is high, but housing security remains fragile

Kenya's housing story is defined by a troubling contradiction: Even though Kenyans are among the most optimistic respondents in the global survey about their housing future, many are struggling with housing insecurity today. **44%** of respondents report a lack of satisfaction with their current housing situation, compared with the average of **35%** across the 22 countries surveyed globally, while only **72%** of Kenyans feel secure in their right to remain where they live compared with **86%** globally. Yet **88%** expect their housing situation to improve within the next three years. This gap highlights the contrast between optimism and current housing insecurity.

The survey highlights a population determined to move forward despite significant housing pressures. More than half of respondents (**55%**) worry that one unexpected problem could threaten their ability to remain housed, rising to **71%** among those living in informal arrangements.¹ This vulnerability is especially concerning in a country where housing supply continues to lag behind demand. Kenya faces annual demand for roughly 250,000 housing units while only about 50,000 are produced each year, contributing to a housing deficit of more than 2 million homes.^{2,3}

Affordability pressures emerge as one of the clearest themes in the survey. Nearly **9 in 10 respondents (89%)** report cutting back on at least one expense in the past year to afford housing costs, substantially above the global average of **75%**. **Four in ten (40%)** have reduced spending on food, **50%** have used savings or emergency funds, and **55%** have taken on additional income-generating work, compared with

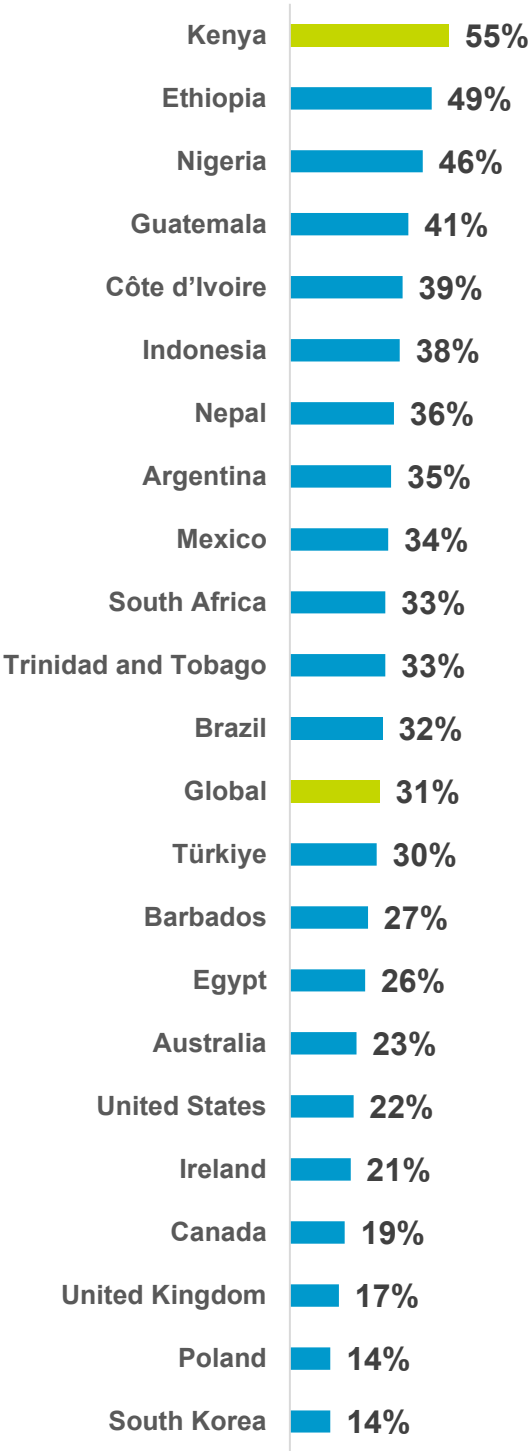
31% globally and the highest rate among all countries surveyed. Among renters, pressures are especially acute, with **48%** cutting back on food and **65%** taking on additional work to afford housing costs.

These sacrifices are increasingly shaping life decisions. More than **6 in 10 respondents (62%)** say housing costs make it difficult to consider starting a family, compared with **56%** globally. Among parents, **61%** worry that housing costs are limiting opportunities for their children, while **45%** report giving up personal aspirations because of their housing situation.



1. "People 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://www.worldbank.org/en/country/kenya/publication/kenya-needs-2-million-more-low-income-homes-building-them-would-boost-its-economic-growth>
3. <https://kenyamissionhabitat.org/our-engagements/affordable-housing-program/>

Respondents who worked more or took on additional income-generating work to afford housing costs



Safety concerns add another dimension to Kenya's housing challenge. More than half of respondents (55%) report accepting housing-related safety risks because safer options are unaffordable or unavailable, compared with 40% globally. Additionally, 44% say insecure doors, windows, or boundaries make it difficult to feel safe, versus 32% globally. Respondents living in informal arrangements experience these risks most intensely, with 66% citing insecure doors or windows and 52% reporting that extreme weather affects their sense of safety. These findings reflect broader housing challenges in Kenya, where roughly 60% of urban residents live in informal settlements.

The survey also reveals how housing affects well-being. Housing is one of the biggest sources of stress for 41% of respondents, exceeding the global average of 35%. At the same time, 96% agree that safe, reliable housing supports mental health and 94% believe stable housing helps build stronger communities.

The findings also reveal a complex relationship with housing policy. Although 44% of respondents believe the housing system is broken, this is lower than the global average of 56%. Likewise, 39% believe housing policies are effective, compared with 34% globally. This relative confidence is notable given the scale of Kenya's housing challenges. Kenya's housing framework includes the National Housing Policy, land-use planning legislation, and the Affordable Housing Act, 2024, which established a dedicated financing mechanism for affordable housing and recognizes social, affordable, and rural housing.⁴ However, survey findings suggest these efforts have yet to translate into broad improvements in affordability, security, and housing quality.

Despite widespread optimism, many Kenyans are coping with housing pressures through significant personal sacrifice. Expanding access to affordable, adequate, and secure housing will be critical to ensuring that optimism translates into real improvements in well-being and opportunity.

“

To me a home is a conducive environment where I can live safely and comfortably with my loved ones. Home should be decent and have land where I can grow my own food and get clean water within reach.”

– A man from Kenya with a mid-level income who owns his home, aged 45-54.

4. <https://new.kenyalaw.org/akn/ke/act/in/2025/114/eng@2025-07-09>

Promising practice

Kenya has a relatively comprehensive housing policy and legal framework anchored in the Constitution of Kenya, 2010, which recognizes access to adequate housing and reasonable standards of sanitation as a fundamental right. National policies, legislation, and programs have reinforced these commitments. Yet for many low-income households and marginalized communities, a significant gap remains between policy aspirations and everyday housing realities. Families often contend with flooding, unstable soils, poor drainage, inadequate sanitation, overcrowding, and homes that struggle to withstand increasingly frequent climate shocks.

In response, Habitat for Humanity Kenya has developed the **Building Resilient and Habitable Housing through Climate-Smart Construction Technologies and Habitability Standardizing Housing Systems** initiative, an approach that places habitability at the center of the building process. Rather than focusing only on constructing houses, the model begins by understanding local risks and conditions, then adapts designs, construction methods, and materials accordingly. Climate-smart technologies, resilient foundation systems,

improved sanitation solutions and accessible design features are combined with homeowner-led construction and strong community participation.

The result is housing that is better equipped to respond to local realities while supporting healthier and safer living conditions. Families benefit from homes that are more resilient to environmental hazards, while local artisans, contractors, and community members gain skills to help sustain and replicate these approaches. Standardized quality and habitability assessments also help ensure that housing improvements deliver lasting value.

By helping translate housing rights and policy commitments into practical improvements at the household level, this initiative demonstrates how climate resilience, accessibility, health, and affordability can be pursued together. In doing so, it offers a practical pathway for strengthening housing outcomes in Kenya and in other contexts facing similar challenges.

The numbers behind the story

Survey question	Kenya	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)	89%	75%	91%	84%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	55%	48%	56%	52%
My housing situation is one of the biggest sources of stress in my life. (% agree)	41%	35%	42%	40%
Housing costs make it difficult to consider starting a family. (% agree)	62%	56%	65%	54%
Rising housing costs make it difficult for people to become homeowners. (% agree)	87%	81%	86%	92%
I expect to own a home at some point in my life. (% agree)	94%	76%	96%	83%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	61%	58%	62%	55%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	25%	30%	26%	21%
The housing system in my country is broken or does not work. (% agree)	44%	56%	40%	55%
Safe and decent housing is a basic human right. (% agree)	93%	89%	94%	91%
I would welcome more affordable or social housing in the area I live. (% agree)	84%	77%	86%	80%
Housing policies in my country are effective in addressing housing problems. (% agree)	39%	34%	43%	27%