

Home at What Cost?

Beneath Optimism, Housing Stability Remains Fragile

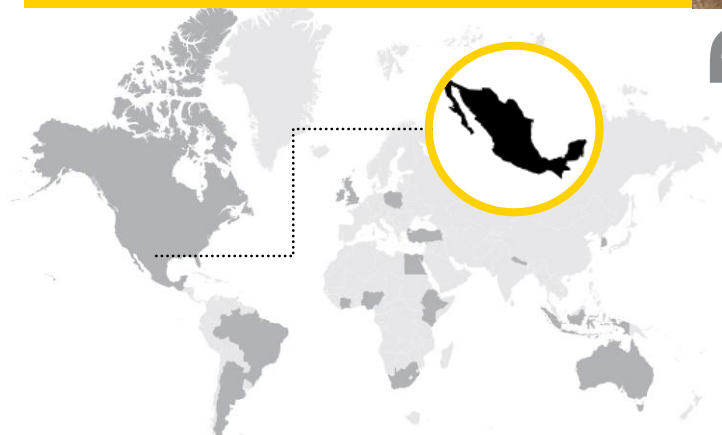
Mexico at a glance

75% of respondents in Mexico agree that rising housing costs make it difficult to become a homeowner.

37% say their housing has issues such as dampness, mold, or other unhealthy conditions.

30% living in informal arrangements report satisfaction with their housing situation.

● ■ ● Global Housing Research 2026



“

Home is a place where I feel safe in every way, where I can wake up every day without fear or any lack of services. Not having to sacrifice food for shelter... But most importantly, a place where I'm not judged or reproached, where I'm allowed to be myself, without outside interference.”

– A woman from Mexico with a high income in a dependent living arrangement, aged 35-44.

7.7 million

housing units needed

3.8%

of households face high housing costs

10.7%

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**.

- Mexico was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Mexican 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 Mexico, low income was defined as household income below **MX\$8,000 per month**.
- **Informal arrangements boost:** **100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Mexico City and Ecatepec de Morelos**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Mexico 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 isn't shared equally

Mexico's housing story is defined by a striking contradiction: people remain optimistic about their housing future, yet many are living with growing insecurity. While **81%** of respondents expect their housing situation to improve within the next three years, **56%** worry that a single unexpected problem could threaten their ability to remain housed, compared with **48%** across the 22 countries surveyed globally. This gap is concerning because it suggests that housing insecurity in Mexico often begins long before displacement occurs. Many households appear to be managing current conditions, but with little margin for error if faced with illness, job loss, rising costs, or a family emergency.

The survey also reveals that housing pressures are unevenly distributed. Respondents living in informal arrangements¹ face especially severe challenges. Only **30%** report satisfaction with their housing situation, compared with **60%** nationally. They are also more likely to feel unsafe in their area (**38%** versus **23%**) and to accept housing-related safety risks because safer options are unaffordable (**50%** versus **39%**). These findings point to deeper inequalities in access to secure, adequate housing.

Mexico's optimism coexists with a significant affordability challenges. Although **77%** of respondents say they can afford their current housing costs, housing pressure is evident in the sacrifices households are making. Eight in ten (**80%**) report cutting back on at least one expense during the past year to afford housing costs, exceeding the global average of **75%**. More than one-third have used savings or emergency funds (**36%**) and **34%** have taken on additional work. These findings suggest that many households are maintaining housing stability by depleting financial buffers rather than through sustainable affordability, leaving them more vulnerable to future shocks.

The broader housing context helps explain these pressures. According to Mexico's National System of Housing Information and Indicators (SNIIV), 57.3% of homes are self-produced, meaning they are built by households themselves, often without technical assistance or formal financing.² Self-production and incremental construction are a longstanding part of Mexico's housing tradition, reflecting both household resilience and the limited accessibility of formal housing options. OECD research similarly notes that many low- and middle-income households face barriers to homeownership because of high housing prices, limited access to credit, and insufficient affordable housing supply.³ Together, these factors help explain why affordability concerns remain widespread even among households that currently feel secure.

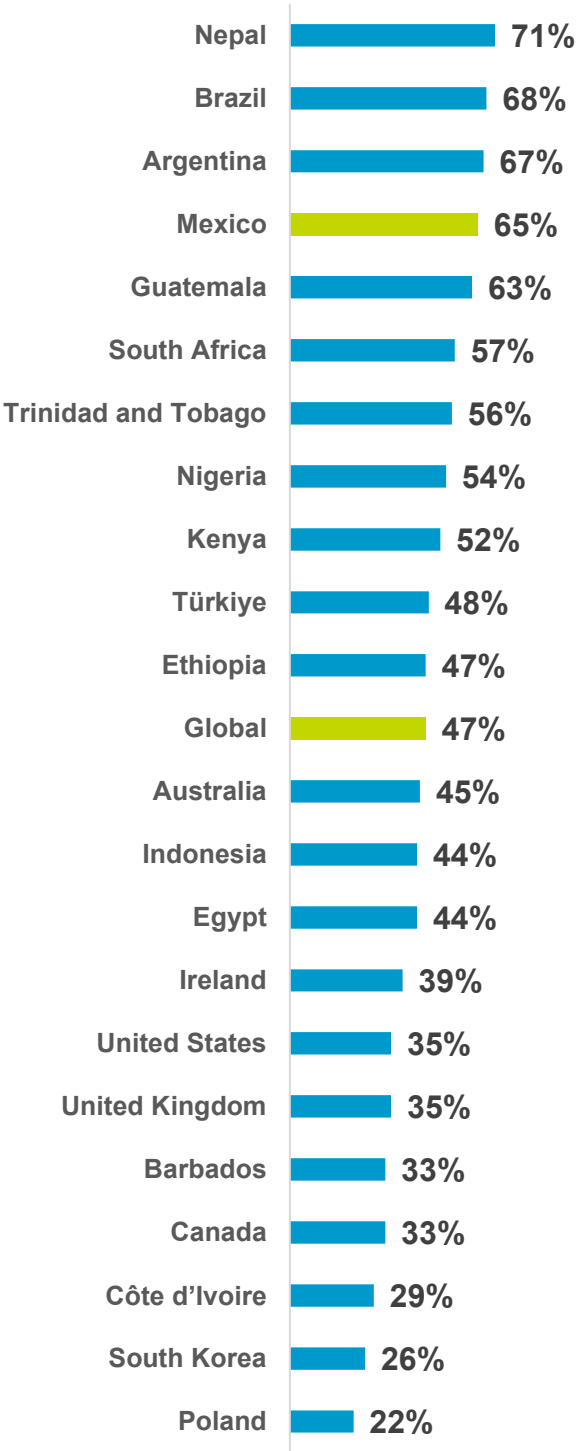


1. "Respondents living in informal arrangements" refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.

2. https://sniiv.sedatu.gob.mx/Autoproduccion/Estadisticas_generales

3. https://www.oecd.org/en/publications/improving-housing-and-urban-development-policies-in-mexico_c2229c19-en.html

Percentage of people who worry about crime or violence happening near where they live



The survey suggests that housing costs are also reshaping life decisions. Three-quarters of respondents (75%) agree that rising housing costs make it difficult to become a homeowner. Homeownership remains a powerful aspiration, particularly for younger adults, yet many feel the path is narrowing. Younger generations are more likely than older adults to report that housing costs make starting a family difficult (55% versus 46%) and that remaining where they live means giving up personal goals (38% versus 24%). Housing affordability is therefore affecting not only housing outcomes but also broader decisions about family formation, financial independence, and future opportunity.

Housing pressures are also becoming a health and well-being concern. While housing-related stress is lower than the global average (25% versus 35%), housing quality remains a concern. Nearly 4 in 10 (37%) report issues such as dampness or mold, compared with 23% globally, and 65% worry about crime or violence near where they live, well above the global average of 47%. Renters are especially vulnerable, reporting far higher levels of housing-related stress (41% versus 21% among homeowners) and lower levels of pride in their homes (65% versus 82%).

The survey's findings are particularly significant given the scale of Mexico's remaining housing needs. Government estimates show that 8.38 million homes, or 21.9% of occupied housing nationwide, remain in housing deficit (*rezago habitacional*) due to overcrowding, inadequate construction materials, or insufficient services. Despite recent progress, millions still live in substandard housing conditions.⁴ Although this represents an improvement from previous years, millions of households still live in conditions that fall short of adequate housing standards.

If current trends continue, Mexico risks sustaining a cycle in which hope persists, but housing security remains fragile. Households may continue to absorb housing pressure by depleting savings, taking on additional work, postponing family plans, and accepting safety or health risks. The findings suggest that housing policy must focus not only on access, but also on affordability, safety, habitability, and resilience. Mexico's respondents remain hopeful but maintaining that hope will require stronger pathways to secure and adequate housing.

“Home is the place where I live with my family, it must have the right conditions so that we can sleep peacefully and be able to do our daily activities such as feeding ourselves, working at home, enjoying ourselves, having fun together.”
– A woman from Mexico with a midlevel income who lives in informal housing arrangements, aged 35-44.

4. <https://www.gob.mx/shf/documentos/rezago-habitacional-2024>

Promising practice

In Mexico, self-production is one of the most common ways families access housing. Many households build, expand, or improve their homes gradually as resources become available. While this approach provides an important pathway to homeownership, construction often takes place without specialized technical guidance, limiting opportunities to improve safety, comfort, energy efficiency, and resilience to climate-related risks.

To address this challenge, **Habitat for Humanity Mexico**, in partnership with the German Agency for International Cooperation (GIZ), tested how sustainability and energy-efficiency measures could be integrated into housing self-production processes. Working with families across four climatic regions, the pilot focused on practical improvements that could be incorporated during home expansion or renovation. Rather than relying on expensive technologies, the initiative emphasized simple but effective design decisions, including ventilation, shading, orientation, lighting, material selection, and passive thermal comfort strategies.

The experience showed that technical assistance can be a powerful tool for improving housing outcomes. When families receive guidance early in the construction process, they are better able to make investments that enhance comfort, reduce energy consumption, and avoid costly future modifications. These improvements can also contribute to healthier indoor environments and greater resilience to extreme temperatures and other climate-related challenges.

By embedding energy efficiency and climate adaptation into technical support services, this initiative demonstrates how incremental housing improvements can become opportunities to create safer, healthier, and more sustainable homes. As self-production continues to play a central role in meeting housing needs, this model offers valuable lessons for strengthening housing quality and resilience at scale.

The numbers behind the story

Survey question	Mexico	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)	80%	75%	87%	70%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	56%	48%	60%	51%
My housing situation is one of the biggest sources of stress in my life. (% agree)	25%	35%	28%	19%
Housing costs make it difficult to consider starting a family. (% agree)	52%	56%	55%	46%
Rising housing costs make it difficult for people to become homeowners. (% agree)	75%	81%	76%	73%
I expect to own a home at some point in my life. (% agree)	80%	76%	82%	74%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	57%	58%	61%	47%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	33%	30%	33%	32%
The housing system in my country is broken or does not work. (% agree)	44%	56%	44%	44%
Safe and decent housing is a basic human right. (% agree)	90%	89%	89%	91%
I would welcome more affordable or social housing in the area I live. (% agree)	79%	77%	83%	73%
Housing policies in my country are effective in addressing housing problems. (% agree)	38%	34%	38%	37%