

# Home at What Cost?

Housing Stress Undermines Security, Health and Opportunity

## Nepal at a glance

**70%** of respondents in Nepal worry that one unexpected setback could threaten their ability to remain housed.

**70%** believe extreme weather will make it harder to live where they are now within the next three years.

**68%** say their housing situation is one of the biggest sources of stress in their life.

● ■ ● Global Housing Research 2026



“

Home means a place where you feel safe, understood and at peace - not just a physical house, but anywhere or anyone that gives you comfort and a sense of belonging”

– A man from Nepal with a high income who rents his home, aged 18-24.

**2.4 million**

housing units needed

**19.3%**

of households face high housing costs

**37.7%**

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**.

- Nepal was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Nepali 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 Nepal, low income was defined as household income below **NPR 20,000 per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Kathmandu, Kavre, Bhaktapur and Tokha**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Nepal 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 stress undermines security, health, and opportunity

The people of Nepal feel far less secure about their housing than residents of other countries around the world, our survey reveals, and that pressure is having negative impacts on health, safety and future opportunities. Seven in ten respondents (**70%**) in Nepal say they frequently have difficulty paying housing-related costs, compared with **34%** across the 22 countries surveyed globally. An equal share (**70%**) worry that one unexpected setback could threaten their ability to remain housed, versus **48%** globally. These findings suggest that many households are living with little buffer against illness, income shocks, disasters, or rising costs. Rather than providing a stable foundation, housing for many Nepalis appears to be a source of ongoing vulnerability.

In a country regularly exposed to earthquakes, floods, and landslides, concerns about climate and disaster risk are understandably high. Our survey was conducted before a massive glacier collapsed in August 2026, causing deadly landslides and flooding in Nepal's mountainous northern region.<sup>1</sup> Yet, **72%** of Nepalis say extreme weather makes it hard to feel safe where they live, more than double the global average of **30%**. Looking ahead, **70%** believe extreme weather will make it harder to live where they are now within the next three years, the highest level recorded in the survey.

Nepal's experience of devastating earthquakes, including the destruction of hundreds of thousands of homes in 2015 and tens of thousands more in 2023, may help explain why **76%** of respondents say poor housing conditions make them feel unsafe, compared with **44%** globally. Similarly, **73%** say insecure doors,

windows, or boundaries make it difficult to feel safe, more than double the **32%** average globally.

This housing pressure extends beyond the structural security of homes. While **68%** of respondents report satisfaction with their current housing situation, that stability appears fragile. Only **81%** feel secure in their right to remain where they live, below the global figure of **86%**, and respondents living in informal arrangements<sup>2</sup> report much weaker tenure security, with only **53%** feeling confident they can remain where they live. Housing security affects more than occupancy; it shapes whether households feel confident investing in their homes and futures. These concerns are reflected in Nepal's broader land and tenure challenges, with more than 1.2 million people lacking secure land or shelter and roughly 1.3 million families living with informal tenure arrangements.<sup>3</sup>

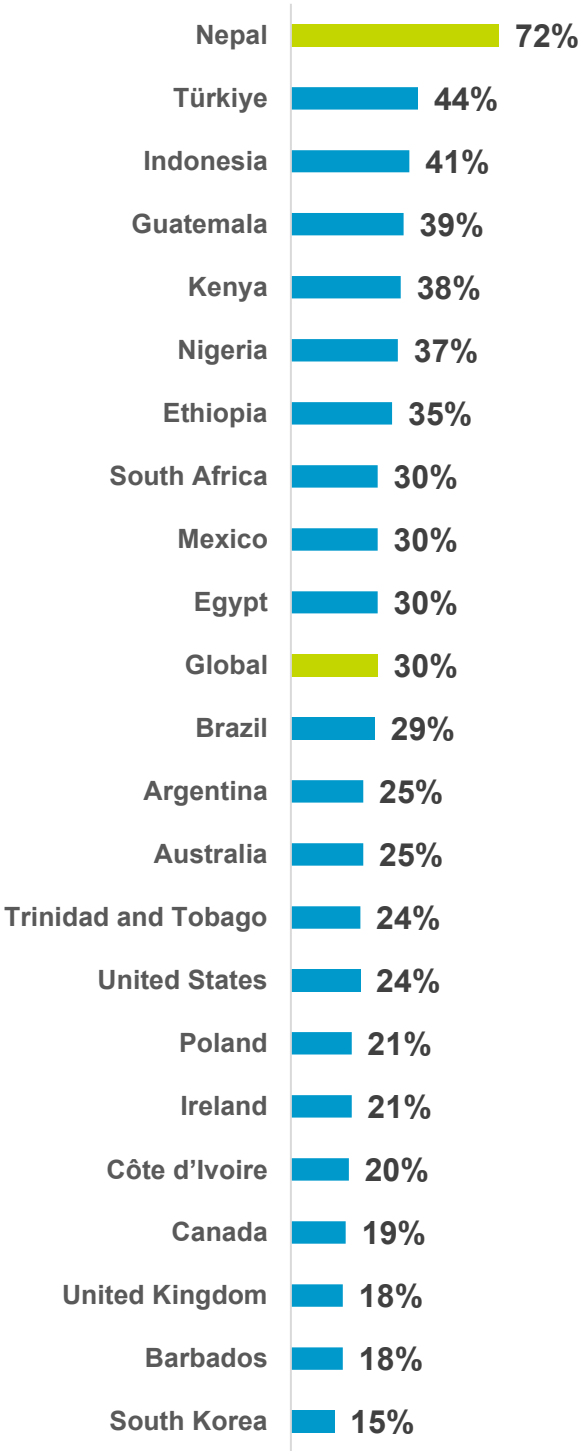


1 <https://www.nature.com/articles/d41586-026-02716-w>

2 "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.

3 [https://www.habitat.org/sites/default/files/documents/Nepal%20policy%20brief\\_FINAL\\_20231023.pdf](https://www.habitat.org/sites/default/files/documents/Nepal%20policy%20brief_FINAL_20231023.pdf)

Percentage of people who say extreme weather makes it difficult to feel safe where they live



The survey also shows how housing pressures are becoming a health issue. Nearly 3 in 10 respondents (**28%**) report delaying or avoiding medical care because of housing-related financial pressures, more than double the global level of **13%**. Meanwhile, **36%** have postponed needed home repairs and **21%** have relied on food assistance, compared with **7%** globally. These trade-offs show housing strain affecting not only finances but also health and long-term well-being.

The consequences extend into future aspirations. Nearly three quarters of respondents (**72%**) say housing costs make it difficult to consider starting a family, compared with **56%** globally. Among parents, **73%** worry that housing costs are limiting opportunities for their children, compared with **58%** globally. Meanwhile, **71%** say remaining in their current housing means giving up hopes or ambitions they once expected to pursue. At the same time, **78%** believe that affordable homes are in short supply, compared with **64%** globally, and **74%** believe policies do not do enough to support first-time homebuyers. Together, these findings suggest housing pressures are narrowing opportunities and delaying important life decisions.

Perhaps most concerning is the survey's evidence that housing pressure has become a broader well-being challenge. Almost **7 in 10 respondents (68%)** say housing is one of the biggest sources of stress in their lives, nearly double the global figure of **35%**. An even greater share (**71%**) worry they may be forced to move in the coming years, compared with **34%** globally, while another **71%** worry authorities would not respond quickly if something unsafe happened where they live. These concerns are even more pronounced among respondents living in informal arrangements.

Looking ahead, the implications are significant. If housing costs, tenure insecurity, disaster exposure, and protection gaps remain unresolved, more households may be forced to delay health care, postpone life plans, and accept unsafe living conditions. The survey indicates that Nepal's housing challenge extends beyond construction alone. People are calling for housing that provides safety, protection from climate and disaster risks, secure tenure, affordability, and a realistic pathway toward a more stable future. Without progress, these pressures may continue to undermine health, resilience, opportunity, and well-being across the country.

“A home is a place where a person lives, where the family lives together, rests and lives its life. It is not just a structure made of brick, stone or wood, but also a place where emotions and belonging are connected. At home, people experience love, security and intimacy. Therefore, the house is considered the center of happiness and peace and family.”

– A woman from Nepal with a midlevel income who rents her home, aged 35-44.

# Promising practice

Across Nepal, many families face housing challenges linked to climate risks, disasters, land insecurity, and limited access to safe, resilient housing. Yet despite being among those most affected by these pressures, young people are often excluded from decisions about housing solutions. Habitat for Humanity Nepal's Youth4Humanity initiative was created empower young people to lead and advocate for change in their communities.

Through **Youth4Humanity**, six youth-led organizations from across Nepal received small grants, mentorship and technical support to develop locally driven responses to housing and climate-related challenges. Rather than following a single model, each group identified community priorities and designed its own approach, combining activities such as disaster preparedness, housing advocacy, environmental action, community research and creative storytelling. Working alongside municipalities, schools, journalists and civil society organizations, young people built new partnerships and elevated housing issues in public conversations.

The program also demonstrated that giving young people resources, knowledge and opportunities to lead can strengthen community resilience and contribute to more inclusive housing solutions. Youth-led research helped inform local housing discussions, awareness campaigns reached thousands of people, and advocacy efforts contributed to commitments to support landless families. Beyond these tangible outcomes, the program showed that when young people are trusted with resources, knowledge and opportunities to lead, they can strengthen community resilience and help shape more inclusive housing solutions.

As Nepal looks to build safer, more resilient and inclusive communities, Youth4Humanity demonstrated that when young people are trusted with resources, knowledge and opportunities to lead, they can strengthen community resilience and and contribute to more inclusive housing solutions.

## The numbers behind the story

| Survey question                                                                                                                                                       | Nepal | 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) | 88%   | 75%    | 88%                           | 89%                              |
| I worry that one unexpected problem could threaten my ability to stay housed. (% agree)                                                                               | 70%   | 48%    | 68%                           | 76%                              |
| My housing situation is one of the biggest sources of stress in my life. (% agree)                                                                                    | 68%   | 35%    | 62%                           | 80%                              |
| Housing costs make it difficult to consider starting a family. (% agree)                                                                                              | 72%   | 56%    | 70%                           | 75%                              |
| Rising housing costs make it difficult for people to become homeowners. (% agree)                                                                                     | 77%   | 81%    | 74%                           | 85%                              |
| I expect to own a home at some point in my life. (% agree)                                                                                                            | 71%   | 76%    | 70%                           | 78%                              |
| I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)                                                            | 73%   | 58%    | 68%                           | 85%                              |
| I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)                                            | 70%   | 30%    | 67%                           | 78%                              |
| The housing system in my country is broken or does not work. (% agree)                                                                                                | 72%   | 56%    | 69%                           | 80%                              |
| Safe and decent housing is a basic human right. (% agree)                                                                                                             | 83%   | 89%    | 80%                           | 87%                              |
| I would welcome more affordable or social housing in the area I live. (% agree)                                                                                       | 79%   | 77%    | 77%                           | 84%                              |
| Housing policies in my country are effective in addressing housing problems. (% agree)                                                                                | 73%   | 34%    | 70%                           | 81%                              |