

Home at What Cost?

Housing Pressure Reshapes Everyday Life

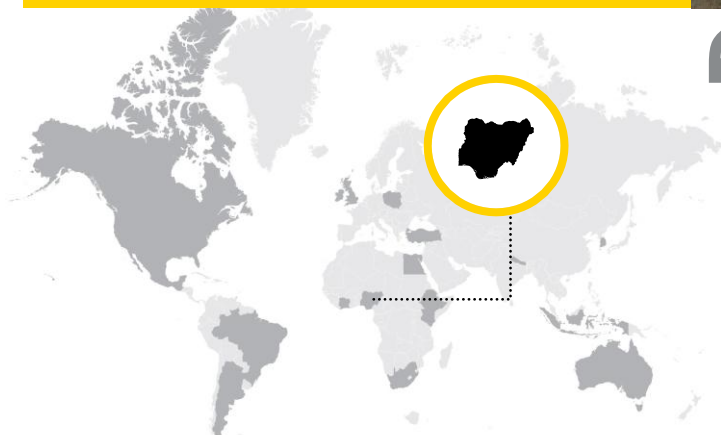
Nigeria at a glance

83% of respondents in Nigeria reported cutting back on at least one expense to afford housing in the past year.

52% say they accept housing safety risks because safer housing options are out of reach.

54% agree that Nigeria's housing system is broken or does not work.

● ■ ● Global Housing Research 2026



“

Home means a place where I feel comfortable, safe, and happy. It is where I can relax and be myself around the people I care about. My home gives me peace of mind and makes me feel good and secure.”

– A man from Nigeria with a low income who owns his home, aged 18-24.

28.0 million

housing units needed

25.7%

of households face high housing costs

45%

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**.

- Nigeria was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 Nigerian 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 Nigeria, low income was defined as household income below **80,000 NGN per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Abuja, Kano, Ibadan and Brigade**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total Nigeria 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 pressure reshapes everyday life

Nigeria's survey results reveal a housing challenge that extends far beyond whether people have a roof over their heads. While respondents remain remarkably optimistic about their housing future, many are already making difficult sacrifices to stay housed, accepting safety risks, and postponing major life plans. The findings raise significant concerns because housing pressure is affecting not only affordability, but also health, security, family well-being and economic opportunity. This tension between hope and hardship is one of the defining features of Nigeria's housing story.

Affordability pressures are among the survey's most concerning findings. Some **83%** of respondents report cutting back on at least one expense during the past year to afford housing, higher than the average across the 22 countries surveyed (**75%**). Nearly half (**47%**) used savings or emergency funds, **46%** took on additional income-generating work, and **30%** spent less on food or groceries to meet housing costs. These coping strategies indicate that housing costs are competing directly with other essential household needs. When families must draw down savings or reduce spending on necessities, they become less resilient to future shocks and less able to invest in long-term opportunities.

These affordability concerns are unfolding within a broader context of housing shortage and rapid urban growth. The World Bank projects that Nigeria's urban population will reach approximately 70% by 2050 and reports that 49% of urban residents already live in informal housing.¹ Recent government housing data estimate a national housing deficit of approximately

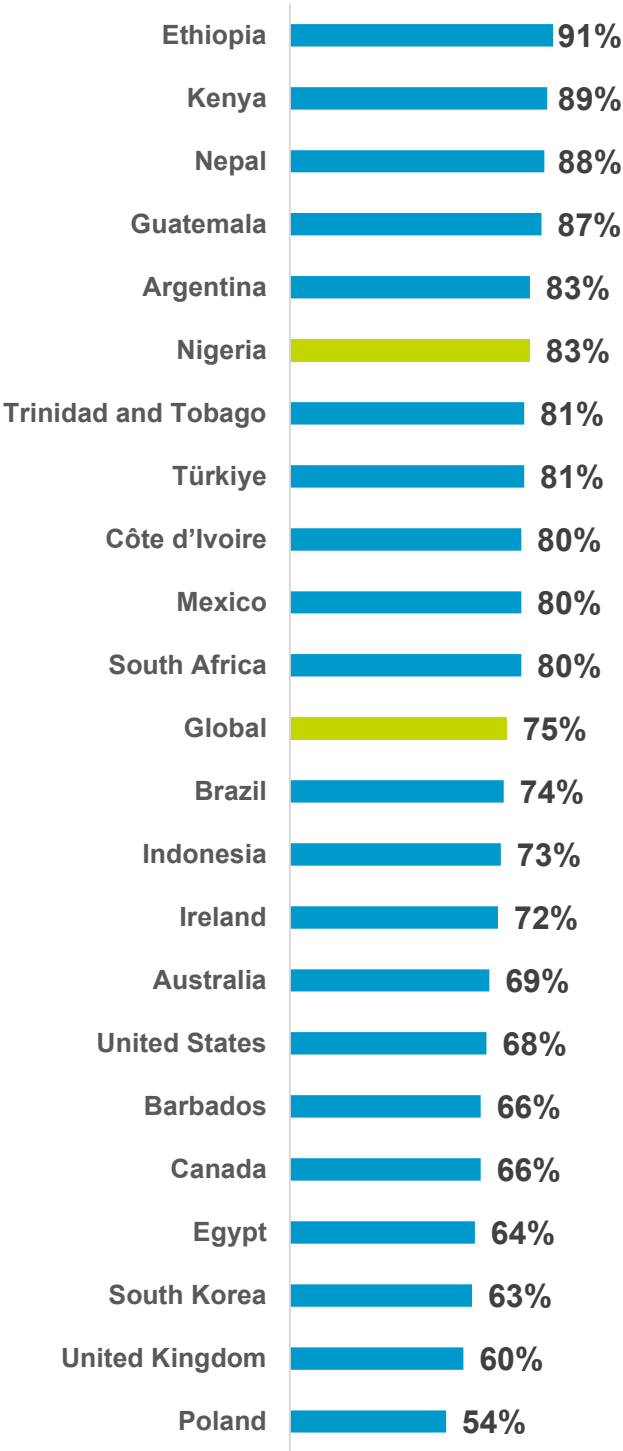
14.9 million units, driven by population growth, urbanization pressures and limited access to housing finance.² These structural constraints help explain why **81%** of respondents believe rising housing costs make homeownership difficult and **60%** believe there are too few affordable homes available to buy. The findings point to housing challenges that extend beyond individual circumstances and reflect broader supply and affordability pressures.

Housing pressure is also increasingly a safety issue. More than half (**52%**) of respondents say they accept housing safety risks because safer housing options are out of reach, compared with a global average of **40%**. In addition, **42%** report that inadequate doors, windows or property boundaries make it difficult to feel safe, while **37%** cite concerns related to extreme weather.



1. <https://documents1.worldbank.org/curated/en/099120825221511324/pdf/P501265-a4de204f-a12a-4b57-bc1a-e2cbb591d311.pdf>
2. <https://fmno.gov.ng/fgs-technical-committee-releases-new-housing-data-pegs-deficit-at-15-million-units/>

Percentage of people who have cut back on other expenses to afford housing costs



These findings suggest many households are forced to choose between affordability and security. The fact that **27%** say they feel unsafe in their neighborhood highlights how housing security depends on both housing quality and the safety of surrounding communities.

The survey further shows how housing pressures shape major life decisions. Some **61%** say housing costs make it difficult to consider starting a family, while **57%** of parents worry that housing costs are limiting opportunities for children under their care. In addition, **41%** say remaining where they live means giving up personal goals or life aspirations. These findings suggest that housing challenges are affecting family formation, educational opportunities and economic mobility, potentially creating long-term consequences for household well-being.

The survey also points to growing frustration with housing systems and policies. More than half (**54%**) agree that Nigeria’s housing system is broken or does not work, while **41%** believe housing policies effectively address housing problems and **38%** feel those policies help people like them. At the same time, support for action is overwhelming: **90%** agree that safe and decent housing is a basic human right, and **89%** would welcome more affordable or social housing in their area. This strong consensus suggests that Nigerians view housing not merely as shelter but as a foundation for stability, safety and opportunity.

If current trends continue, the risks are significant. Continued urbanization, housing shortages and affordability pressures may leave more households dependent on informal housing, force further sacrifices in health and education, and limit pathways to homeownership and long-term security. The challenge is not a lack of aspiration. Rather, it is whether housing systems, markets and policies can create realistic pathways to homes that people can afford, trust and build their futures around.

“Home is a place where I don't only live, but where I feel loved, welcomed, comfortable and safe. A place where I exhale after facing a tough world out there. A place where I look forward to coming to, not to run away from.”

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

Promising practice

For many residents of Lagos' waterfront communities, the threat of forced eviction has brought deep uncertainty, disrupting homes, livelihoods, and social networks. Despite court rulings calling for greater protections, informal settlement residents have continued to face displacement as pressure for valuable urban land increases. In response, grassroots organizations and community leaders have developed the **Participatory Campaigns Against Evictions in Lagos** initiative, using films, digital storytelling, exhibitions, and social media to document lived experiences and amplify community voices.

Rather than focusing solely on legal advocacy, these efforts help residents tell their own stories, challenging stigma and raising public awareness about the human consequences of eviction. By sharing local perspectives through accessible digital platforms, communities have been able to build wider support for housing rights and strengthen engagement with policy and planning discussions. The approach is promising because it combines community participation, storytelling, and civic action to make often-overlooked experiences visible. As

cities continue to grow and change, these efforts offer an important example of how inclusive communication can help ensure that urban development recognizes and protects the rights of all residents.

Source: World Cities Report



The numbers behind the story

Survey question	Nigeria	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)	83%	75%	84%	80%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	47%	48%	46%	51%
My housing situation is one of the biggest sources of stress in my life. (% agree)	41%	35%	39%	44%
Housing costs make it difficult to consider starting a family. (% agree)	61%	56%	61%	61%
Rising housing costs make it difficult for people to become homeowners. (% agree)	81%	81%	79%	88%
I expect to own a home at some point in my life. (% agree)	95%	76%	95%	96%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	57%	58%	52%	70%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	33%	30%	30%	40%
The housing system in my country is broken or does not work. (% agree)	54%	56%	51%	64%
Safe and decent housing is a basic human right. (% agree)	90%	89%	90%	88%
I would welcome more affordable or social housing in the area I live. (% agree)	89%	77%	89%	85%
Housing policies in my country are effective in addressing housing problems. (% agree)	41%	34%	42%	38%