

Home at What Cost?

Stability Sustained Through Sacrifice

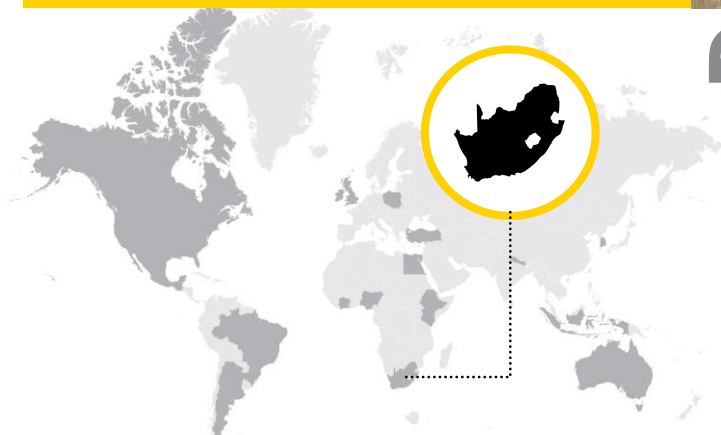
South Africa at a glance

43% of respondents in South Africa accept housing safety risks because safer options are out of reach.

80% report cutting back on at least one expense to afford housing costs in the past year.

42% worry that one unexpected problem could threaten their ability to stay housed.

● ■ ● Global Housing Research 2026



“

A home is a place where I can live with my family, my children and my loved ones. It is a place where I feel safe and not worry about anything that could affect our health and safety.”

– A woman from South Africa with a high income who owns her home, aged 45-54.

3.8 million

housing units needed

19.9%

of households face high housing costs

24.2%

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**.

- South Africa was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 South African 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 South Africa, low income was defined as household income below **5,000 ZAR per month before tax**.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **Johannesburg, Cape Town and Durban**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Total South Africa 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**.

Stability sustained through sacrifice

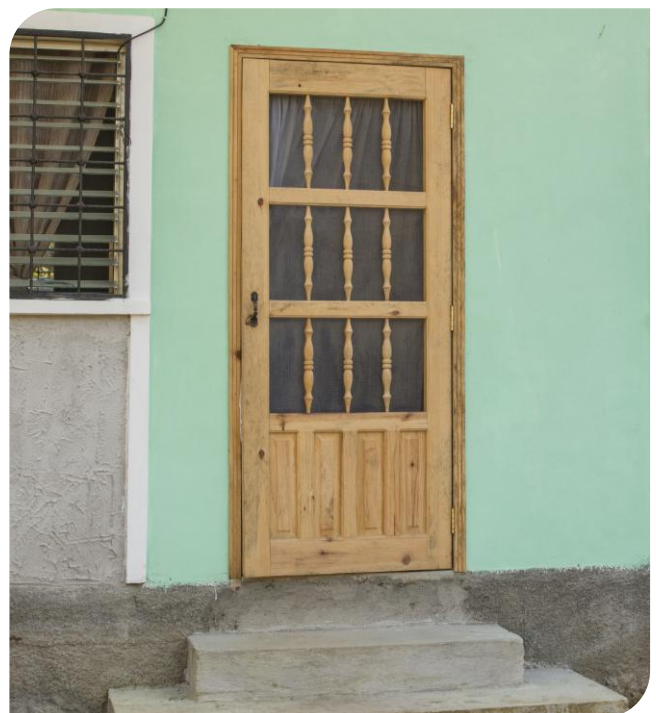
South Africa's housing challenge is not defined by widespread housing loss, but by the growing compromises households are making to remain housed. While many respondents report feeling secure in their right to stay where they live and express relatively high levels of housing satisfaction, the survey reveals a more concerning reality beneath that stability. A substantial share respondents are cutting back on essential expenses, accepting safety risks, and worrying that housing pressures are limiting future opportunities. These findings suggest that housing insecurity often emerges long before displacement occurs, eroding household resilience, well-being, and opportunity in less visible ways.

South Africa performs somewhat better than the other 21 countries surveyed on several indicators. Only **32%** report a lack of satisfaction with their housing situation compared with **35%** globally, while **88%** feel secure in their right to remain where they live, slightly above the global average of **86%**. In addition, **78%** expect their housing situation to improve over the next three years, compared with **68%** globally. Yet this apparent resilience should not obscure underlying vulnerabilities. More than four in ten respondents (**42%**) worry that an unexpected setback could threaten their ability to remain housed. Non-homeowners are especially vulnerable, with **52%** expressing this concern compared with **35%** of homeowners.

One of the strongest themes emerging from the survey is safety. South Africans are more likely than the global average to report that housing fails to provide adequate protection. More than 4 in 10 (**41%**) say insecure doors, windows, or boundaries make it difficult to feel safe, compared with **32%** globally, while **27%** report feeling unsafe in their neighborhood, above the global average of **24%**. In addition, **43%** accept housing safety risks because safer options are beyond their financial reach. These

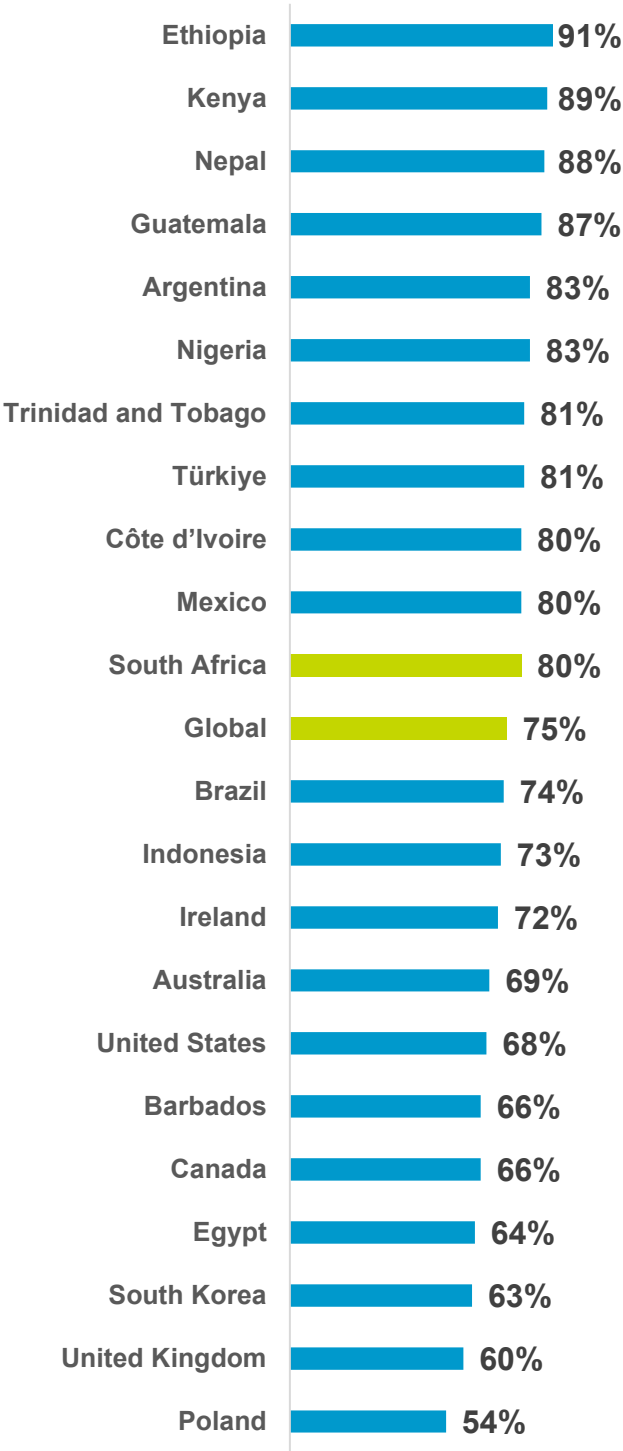
findings suggest that housing quality and neighborhood conditions remain major challenges even when households are able to keep a roof over their heads.

These concerns reflect broader housing realities. Rapid urbanization, population growth, infrastructure backlogs, and a housing waiting list exceeding 3.4 million households continue to place pressure on housing delivery and services.¹ These structural challenges help explain why many respondents associate better housing not simply with ownership or more space, but with protection, security, and dignity.



1. <https://capeargus.co.za/news/2026-03-21-the-true-scale-of-south-africas-housing-backlog-revealed/>

Percentage of people who have to cut back on at least one expense to afford housing costs



The survey also highlights the hidden economic cost of housing. Eight in ten respondents (80%) cut back on at least one expense during the past year to afford housing, compared with 75% globally. More than one-third (35%) have cut spending on food and groceries, 40% have reduced social activities, and 34% have drawn on savings or emergency funds to cover housing costs. These trade-offs suggest that many households are maintaining housing stability by weakening other foundations of well-being. In doing so, they become more vulnerable to illness, unemployment, rising prices, or unexpected expenses.

Housing costs are also reshaping future opportunities. Some 80% of respondents agree that rising housing costs make homeownership more difficult. Among non-homeowners, 85% still expect to own a home someday, demonstrating that aspirations remain strong despite significant barriers. Among those who do not expect to become homeowners, 32% report that homes are too expensive, 53% say their income is too low, and 37% report insufficient savings for a deposit. These findings reflect wider affordability challenges linked to persistent inequality, unemployment, and housing shortages.

The consequences extend beyond individual households. Among parents, 51% worry that housing costs are limiting opportunities for their children, while the same share say housing costs make it difficult to consider starting a family. Lower-income respondents¹ are especially likely to report these concerns (65%). When housing absorbs too much income and creates ongoing uncertainty, it can narrow educational opportunities, delay household formation, and weaken long-term economic mobility.

Public confidence in housing systems appears mixed. More than half (51%) agree that the housing system is broken or does not work, and 53% believe housing policies do not do enough to support first-time homebuyers. At the same time, 77% would welcome more affordable or social housing in their communities, and 91% agree that safe and decent housing is a basic human right. These findings suggest strong public demand for action but uncertainty about whether current housing pathways can deliver results.

Looking ahead, South Africa's greatest housing risk may be the growing gap between stability and security. Households may remain housed, but many are doing so through sacrifices that reduce resilience and limit opportunity. Without meaningful progress on affordability, housing supply, neighborhood safety, and informal settlement upgrading, these pressures may intensify. The survey highlights an urgent challenge: ensuring that housing provides not only shelter, but also the safety, affordability, dignity, and stability required for people to thrive.

“

To me a home means where I can be private and where I can stay peacefully with my family and pets. It means we can do what we want without having to bother with neighbours and having a roof over our heads to provide safety and security.”

– A woman from South Africa with a midlevel income who owns her home, aged 35-44.

1. "Low-income respondents" refers to respondents whose household income falls below a country-specific threshold and includes both targeted and non-targeted survey respondents. In South Africa, low income was defined as household income below 5,000 ZAR per month before tax.

Promising practice

For many low-income households in South Africa, the challenge is not only accessing housing but finding a pathway to improve their living conditions over time. The country's **Reconstruction and Development Programme (RDP)** and subsequent **Breaking New Ground** policy helped address this challenge by combining state-supported housing with approaches that recognize housing as a process rather than a one-time product.

As subsidized homes were delivered and basic infrastructure expanded, many residents adapted and improved their properties incrementally. In communities across the country, households have added rooms, created backyard rental units, and established small businesses from their homes, turning housing into both shelter and a source of livelihood. This evolution reflects a growing recognition that informal and incremental development can play an important role in meeting housing needs.

South Africa's experience is considered promising because it demonstrates how secure tenure, basic

services, and public investment can create a foundation for households to build greater stability and opportunity over time. As housing pressures continue to grow, the lessons of this incremental approach offer a hopeful model for supporting more resilient and inclusive communities.

Source: World Cities Report



The numbers behind the story

Survey question	South Africa	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%	81%	77%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	42%	48%	42%	39%
My housing situation is one of the biggest sources of stress in my life. (% agree)	31%	35%	32%	28%
Housing costs make it difficult to consider starting a family. (% agree)	51%	56%	55%	41%
Rising housing costs make it difficult for people to become homeowners. (% agree)	80%	81%	79%	83%
I expect to own a home at some point in my life. (% agree)	85%	76%	89%	68%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	51%	58%	49%	61%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	26%	30%	26%	26%
The housing system in my country is broken or does not work. (% agree)	51%	56%	47%	61%
Safe and decent housing is a basic human right. (% agree)	91%	89%	89%	95%
I would welcome more affordable or social housing in the area I live. (% agree)	77%	77%	79%	74%
Housing policies in my country are effective in addressing housing problems. (% agree)	43%	34%	47%	31%