

Home at What Cost?

Housing Stability Hides Growing Hardship

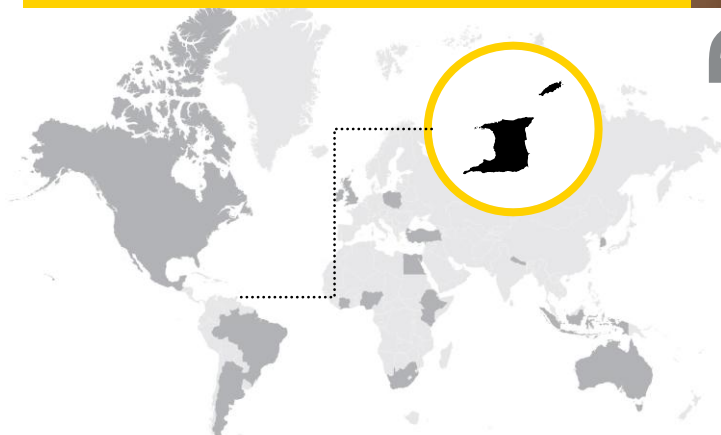
Trinidad and Tobago at a glance

63% of respondents in Trinidad and Tobago say housing costs make it difficult to consider starting a family.

91% say rising housing costs make it difficult to become a homeowner.

81% report cutting back on at least one expense to afford housing costs in the past year.

● ■ ● Global Housing Research 2026



“

Home is more than just a place—it's a feeling of comfort, safety, and belonging. It's where I can be myself without fear of judgment, where laughter comes easily, and even silence feels peaceful. Home is made of the people who support me, the memories that shape me, and the small moments that bring me joy. No matter where I go, home is the space in my heart where I feel grounded and at peace.”

— A man from Trinidad and Tobago with a low income who owns his home, aged 18-24.

100 thousand
housing units needed

19%
of households face high housing costs

Source: World Cities Report
8.8%
of urban residents live in slums or informal settlements

Habitat for Humanity International contracted Edelman Intelligence to conduct an approximately 20-minute survey between **April 10 and June 30, 2026**.

- Trinidad and Tobago was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 adults in Trinidad and Tobago** participated in the main nationally representative sample, with quotas for age, gender, region and income. Parts of this sample were collected through a mix of online and face-to-face interviews. Results were weighted against relevant demographic benchmarks.
- **Low-income boost:** An additional **300 low-income respondents** were surveyed to strengthen subgroup analysis; in Trinidad and Tobago, low income was defined as household income below **TT\$8,000 per month before tax**. Parts of this sample also used a mix of online and face-to-face interviews.
- **Informal arrangements boost: 100 additional respondents** experiencing informal arrangements were interviewed face-to-face in **San Raphael, Hardbargain and Basse Terre (Trinidad) and, Scarborough and Crown Point (Tobago)**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other informal housing arrangements.
- **Total Trinidad and Tobago 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 hides growing hardship

Trinidad and Tobago's most urgent housing challenge is not always visible. While many respondents remain satisfied with their housing situation, the survey reveals that housing stability is increasingly being sustained through sacrifice, financial strain, and uncertainty rather than genuine security. More than 8 in 10 respondents (**81%**) in Trinidad and Tobago report cutting back on at least one expense to afford housing costs, compared with **75%** across the 22 countries surveyed. Meanwhile, **47%** cut spending on food and groceries and **21%** delayed or avoided medical care, above the global averages of **33%** and **13%**, respectively. These findings suggest many households remain housed only by compromising other aspects of well-being. Housing insecurity often begins long before being captured in official statistics..

This hidden pressure exists alongside relatively high levels of housing satisfaction. More than half (**52%**) of Trinbagonians report satisfaction with their housing situation, yet **39%** say housing is one of the biggest sources of stress in their lives and **43%** worry that an unexpected problem could threaten their ability to remain housed. The contrast suggests many households have little room for error. A job loss, illness, rising costs, or major repair could quickly undermine housing stability. This aligns with broader discussions in Trinidad and Tobago about multidimensional poverty, which recognize that vulnerability often remains hidden beneath outward signs of stability.¹

Affordability pressures appear to be at the heart of many of these experiences. An overwhelming **91%** of respondents say rising housing costs make it difficult to become a homeowner, compared with **81%** globally, while **80%** believe there are too few affordable homes available to buy. These perceptions reflect longstanding affordability challenges. Research from the University of the West Indies found housing remains unaffordable for more than 80% of low- and middle-income households, with house

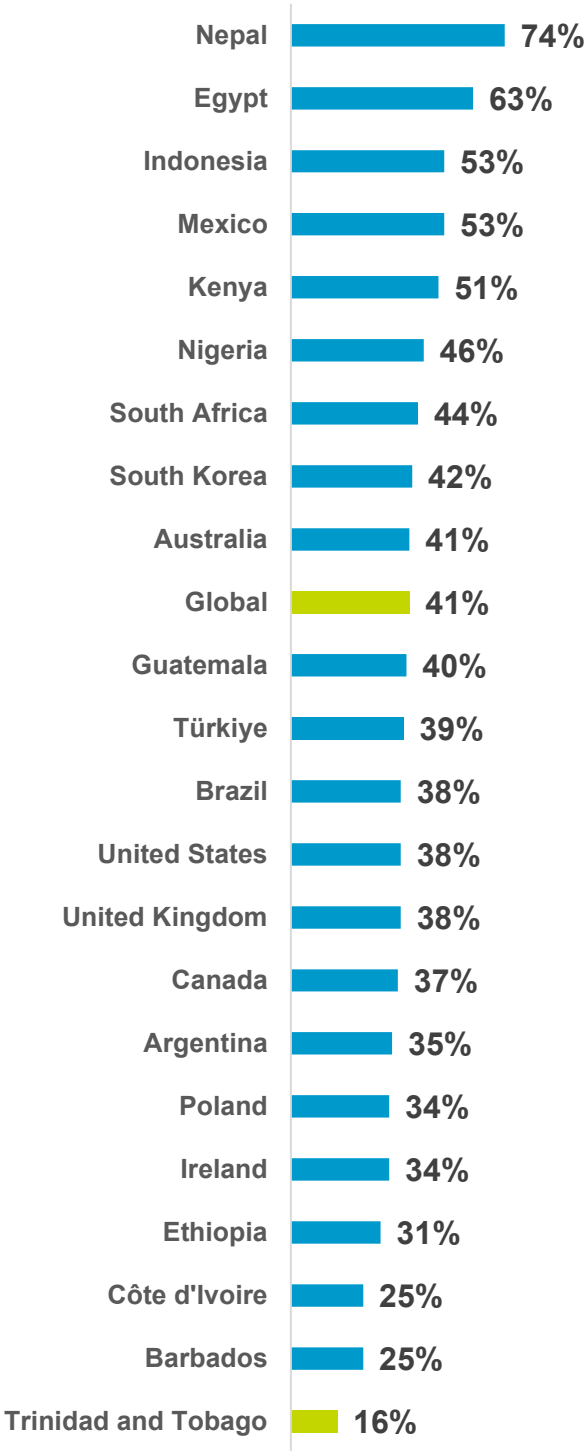
prices rising faster than incomes.²

These barriers are reshaping life decisions. Some **63%** of respondents say housing costs make it difficult to consider starting a family, compared with **56%** globally, while **41%** say remaining where they live means giving up personal hopes, ambitions, or opportunities. Housing challenges are therefore affecting not only shelter, but also family formation, economic mobility, and long-term aspirations.



1. <https://www.unicef.org/easterncaribbean/reports/undp-multidimensional-poverty-report-trinidad-and-tobago>
2. <https://www.mona.uwi.edu/ses/article/112>

Percentage of people who agree that their country treats housing as a serious priority



The findings also point to significant differences in who bears these pressures. Women are more likely than men to report making sacrifices to keep their homes, including cutting spending on food (55% versus 39%) and delaying medical care (25% versus 17%). Younger adults face greater barriers to achieving key milestones. Nearly 7 in 10 (69%) say housing costs make it difficult to start a family, compared with 54% among older generations, while 46% say staying where they live means giving up hopes for the future. These patterns suggest housing pressures may be deepening both gender and generational inequalities.

Housing stability is especially fragile among renters and respondents living in informal arrangements.³ Renters are significantly less likely than homeowners to feel secure in their right to remain where they live (65% versus 91%) and far more likely to report housing-related stress (62% versus 21%). Respondents living in informal arrangements are also more likely to accept housing safety risks because safer alternatives are out of reach (67% versus 47% nationally) and to feel unsafe where they live (43% versus 28% nationally). These findings suggest that housing insecurity is most acute among those with the least control over their housing circumstances.

Perhaps most striking is the lack of confidence in the housing system. Approximately 72% of respondents agree that the housing system in Trinidad and Tobago is broken, compared with 56% globally. Only 16% agree that Trinidad and Tobago treats housing as a serious priority, compared with 41% globally. Similarly, 68% believe housing policies do not do enough to support first-time homebuyers, and only 17% believe current housing policies are effective in addressing housing problems. Public debate has increasingly focused on long public housing waiting lists and the growing gap between housing costs and incomes.⁴

Yet respondents remain clear about what they want. Eight in ten (80%) would welcome more affordable or social housing in their communities, and 94% agree that safe and decent housing is a basic human right. The findings suggest action is needed not only to increase housing supply but also to address structural barriers to homeownership, including the availability and affordability of land. For many families in Trinidad and Tobago, access to affordable land remains an important part of expanding housing opportunity. The housing challenge is not only about helping people find homes but also about ensuring they do not have to sacrifice the foundations of a healthy, stable life to keep them.



Home means to me a place or space that I can feel comfortable and safe without needing to overthink or stress. Nor worry about my safety. Having a space where in short, I could be myself without being judged.” – A woman from Trinidad and Tobago, aged 18-24.

3. “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.
4. <https://www.cnc3.co.tt/100000-waiting-on-homes-says-housing-minister/>

Promising practice

Across Trinidad and Tobago, communities face growing challenges from climate-related hazards, disaster risks, and housing vulnerabilities that can threaten people's safety, health, and long-term well-being. While identifying these risks is important, communities often need practical tools to turn awareness into action.

To address this gap, Habitat for Humanity Trinidad and Tobago developed the **Participatory Approach to Safe Shelter Awareness Plus (PASSA+)**, building on an established community-led methodology with new digital and planning tools. PASSA+ brings residents together to examine local housing conditions, environmental risks, and community assets, while also using household surveys, resilience measurements, and mapping technologies to create a more complete picture of local needs and priorities.

What makes PASSA+ especially promising is its combination of community knowledge and evidence-based decision-making. Residents are not only involved in identifying challenges, but also in developing realistic action plans that strengthen preparedness, improve housing safety, and support longer-term resilience. The approach helps connect communities, local authorities, and development partners around a shared understanding of risks and potential solutions.

Having been implemented in communities across the country, PASSA+ demonstrates how participatory approaches can evolve to meet increasingly complex housing and climate challenges. By transforming local experience into actionable plans and investment-ready evidence, the initiative offers a practical model for creating safer homes, stronger communities, and more resilient futures.

The numbers behind the story

Survey question	Trinidad and Tobago	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)	81%	75%	86%	74%
I worry that one unexpected problem could threaten my ability to stay housed. (% agree)	43%	48%	46%	39%
My housing situation is one of the biggest sources of stress in my life. (% agree)	39%	35%	44%	33%
Housing costs make it difficult to consider starting a family. (% agree)	63%	56%	69%	54%
Rising housing costs make it difficult for people to become homeowners. (% agree)	91%	81%	90%	92%
I expect to own a home at some point in my life. (% agree)	82%	76%	88%	70%
I worry that housing costs are limiting the opportunities I can give the children under my care. (% agree)	63%	58%	62%	63%
I expect extreme weather to make living where I am harder (for example, more extreme heat, storms, or flooding). (% agree)	25%	30%	26%	23%
The housing system in my country is broken or does not work. (% agree)	72%	56%	71%	74%
Safe and decent housing is a basic human right. (% agree)	94%	89%	94%	94%
I would welcome more affordable or social housing in the area I live. (% agree)	80%	77%	83%	75%
Housing policies in my country are effective in addressing housing problems. (% agree)	17%	34%	18%	16%