

# Home at What Cost?

Beneath Housing Stability Lurk Affordability Concerns

## United Kingdom at a glance

**40%** of respondents in the U.K. say housing costs make it difficult to consider starting a family.

**60%** report cutting back on at least one expense to meet housing costs.

**50%** of renters do not expect to own a home in the future.

● ■ ● Global Housing Research 2026



“

A place to raise my family in a safe way. Good neighbours and close to family. A place to grow old in where others want to visit you and feel safe to do so. A place that's close to good schools where you're proud to send the children and shops that aren't always shuttered. Where parks aren't just mud pits. There's so much that makes a home and not just one thing.”

— A man from the United Kingdom with a low income who rents his home, aged 45-54.

**4.3 million**

housing units needed

**38%**

of renters spend more than 30% of their income on rent

**58 years**

average age of homes in the U.K.

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**.

- The United Kingdom was one of 22 countries surveyed globally, with 30,758 respondents in total.
- **National sample: 1,000 U.K. 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 the United Kingdom, "low income" was defined as household income below **£2,000 per month before tax**.
- **Informal arrangements boost:** **100 additional** respondents experiencing informal arrangements were interviewed face-to-face in **Leicester, London and Manchester**. This refers to respondents who reported living without formal housing documentation, in temporary accommodation, or in other non-formal housing arrangements.
- **Northern Ireland boost:** Although an additional **200 respondents in Northern Ireland** were surveyed, this boost was **not incorporated into the overall U.K. or global results**; Northern Ireland respondents captured naturally within the nationally representative U.K. sample remained part of the U.K. results.
- **Total U.K. analytical sample: N=1,600.** 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**.

## Beneath housing stability lurk affordability concerns

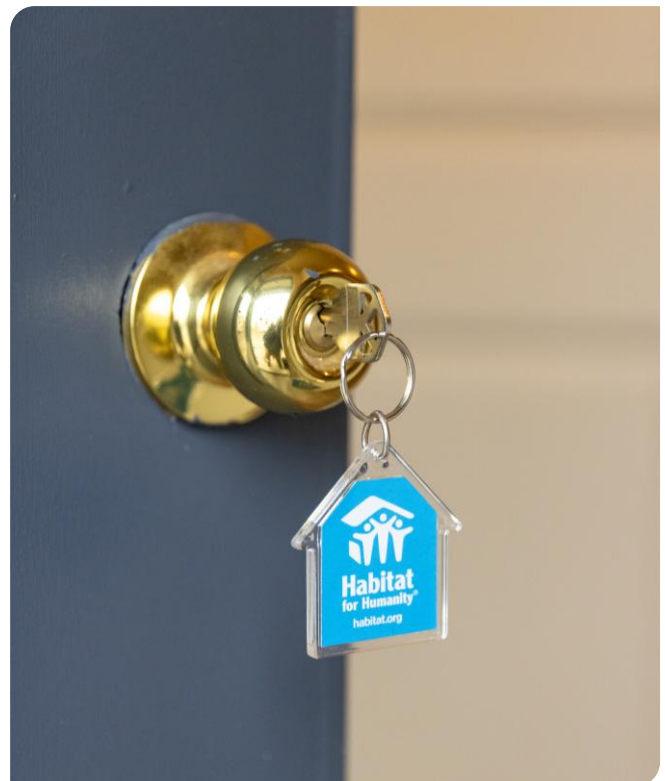
The United Kingdom's housing story is one of inequality, with a lack of genuinely affordable homes creating stresses felt in communities around the country. While the overall quality of homes in the U.K. compares favourably to global averages, housing costs create financial pressures that put homeownership out of reach for many and restrict people's ability to socialize, save, or start families. This is particularly true for people with lower incomes.

The most urgent challenge emerging from the findings is affordability. Although U.K. respondents report lower levels of housing insecurity than respondents in many of the 22 countries surveyed, **34%** worry that an unexpected problem could threaten their ability to remain housed, and **80%** believe rising housing costs make homeownership difficult. These findings suggest that many households feel financially exposed despite appearing stable on the surface. Lower-income respondents<sup>1</sup> emerge as the group with the least margin for error. They are substantially more likely than higher-income respondents to report a lack of satisfaction with their housing (**39%** versus **11%**) and concern that an unexpected setback could threaten their housing (**42%** versus **29%**).

While U.K. respondents are making fewer trade-offs than the global average, **60%** report cutting back on at least one expense to afford housing costs. Nearly 3 in 10 (**28%**) have reduced spending on food, **27%** have used savings or emergency funds, and **33%** have cut back on social activities. These findings illustrate how housing costs can affect well-being long before households face homelessness. Instead, many are living with reduced financial resilience, leaving them less able to absorb future shocks and, in some cases, less able to participate fully in community life.

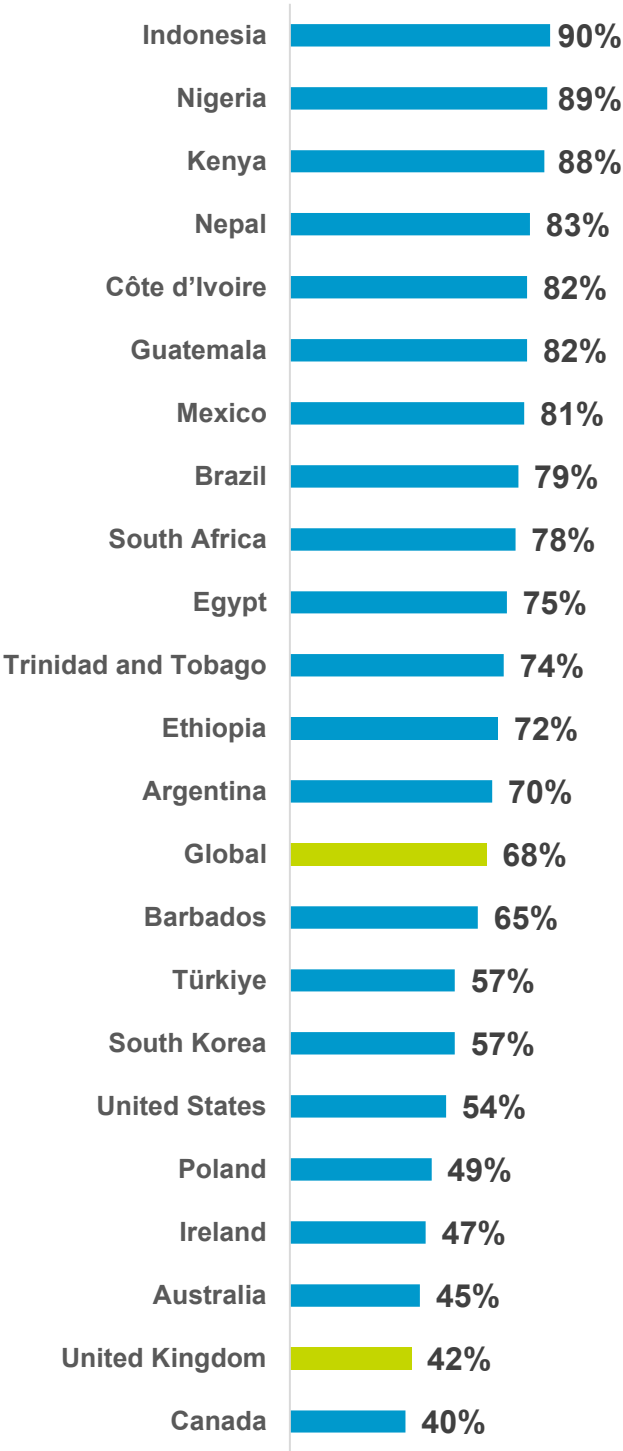
Renters appear particularly exposed. Although overall safety concerns are lower than global averages, renters are significantly more likely than homeowners to report

concerns about insecure doors or windows (**28%** versus **15%**) and are less likely to feel protected from housing-related health risks (**57%** versus **75%**). This matters because the private rented sector now accommodates many households who might previously have moved into homeownership. In England, private renters spent an average of 36.3% of household income on housing costs in 2024, well above commonly used affordability benchmarks.<sup>2</sup>



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 the United Kingdom, "low income" was defined as household income below £2,000 per month before tax.  
2. <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/bulletins/privaterentalaaffordabilityengland/2024>

Percentage of people who expect their housing situation to improve in the next three years



The findings suggest that higher costs and weaker housing outcomes may be combining to create greater insecurity for renters.

The impact of housing costs extends well beyond household budgets and is increasingly shaping major life decisions. Four in 10 respondents (40%) say housing costs make it difficult to consider starting a family, while 28% say remaining where they live means giving up personal goals or aspirations.

Although affordability has improved slightly since 2021, homeownership remains out of reach for many households, particularly younger adults and lower-income families. Most notably, 50% of renters do not expect to own a home in the future, more than double the global average of 23%. The fact that 63% of respondents agree there are too few affordable homes available to buy reinforces a growing sense that pathways into homeownership are narrowing. Affordability concerns also may be behind another stark statistic: only 42% of U.K. respondents said they expect their housing situation to improve, far below the global average of 68%.

These perceptions reflect wider housing realities. In England, the median home cost 7.6 times the median annual earnings of full-time employees in 2025, highlighting the growing mismatch between incomes and house prices.<sup>3</sup>

The survey also points to widespread concern about the housing system itself. More than half (55%) agree that the housing system is broken or does not work, while only 38% believe housing is treated as a serious national priority, and just 32% feel housing decisions are fair. These perceptions likely reflect longstanding shortages of affordable and social housing. England had 1.33 million households on social housing waiting lists in 2024, the highest level since 2014.<sup>4</sup> Long waiting lists and record levels of temporary accommodation reinforce the perception that the housing system is struggling to meet growing demand for affordable and secure homes.

If these trends continue, the consequences may extend well beyond housing itself. The U.K.'s housing challenge is not primarily one of widespread physical inadequacy, but a growing divide between households that can absorb housing pressures and those that cannot. Without progress on affordability, supply, and access to stable housing pathways, more households may find themselves delaying major life decisions, exhausting savings and living with persistent housing-related stress. The survey suggests that housing pressures are becoming a constraint not only on where people live, but also on the opportunities, stability and futures they believe are available to them.

“

Home means a place I feel safe and in my own space. I think a home can be just where you go back to at the end of the day, but a home can mean so much more to you than that. Right now, I have a home and it's mine, but it's not my home because it's temporary. A real home is yours for as long as you want to keep it, and no one can take it away.”

– A man from the United Kingdom with a low income who lives in informal arrangements, aged 25-34

3. <https://backup.ons.gov.uk/wp-content/uploads/sites/3/2026/03/Housing-affordability-in-England-and-Wales-2025.pdf>  
4. <https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2023-to-march-2024/social-housing-lettings-in-england-tenants-april-2023-to-march-2024>

# Promising practice

Across Europe, housing pressure continues to grow even as thousands of buildings sit vacant. For many households, finding a safe, affordable home has become increasingly difficult, while communities also face the challenge of reducing the environmental impact of new construction. In response, Habitat for Humanity’s **Empty Spaces to Homes** initiative offers a different approach: transforming underused and vacant properties into affordable, energy-efficient homes in partnership with people who need them most.

Rather than starting from scratch, the initiative reimagines existing buildings as part of the housing solution. Early efforts in the U.K. demonstrated how empty properties could be renovated and brought back into use, while work in Poland has paired refurbishment with social rental agencies that connect privately owned homes with households

seeking affordable housing. The approach not only expands housing opportunities but also helps strengthen communities by making use of buildings that are already connected to jobs, services and local infrastructure.



## The numbers behind the story

| Survey question                                                                                                                                                                | U.K. | Global | Homeowners | Renters |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------|------------|---------|
| 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? (percentage reporting at least one action) | 60%  | 75%    | 51%        | 75%     |
| I worry that one unexpected problem could threaten my ability to stay housed. (percentage agreeing)                                                                            | 34%  | 48%    | 25%        | 49%     |
| My housing situation is one of the biggest sources of stress in my life. (percentage agreeing)                                                                                 | 28%  | 35%    | 20%        | 41%     |
| Housing costs make it difficult to consider starting a family. (percentage agreeing)                                                                                           | 40%  | 56%    | 36%        | 43%     |
| Rising housing costs make it difficult for people to become homeowners. (percentage agreeing)                                                                                  | 80%  | 81%    | 78%        | 82%     |
| I expect to own a home at some point in my life. (percentage agreeing)                                                                                                         | 48%  | 76%    | N/A        | 47%     |
| I worry that housing costs are limiting the opportunities I can give the children under my care. (percentage agreeing)                                                         | 48%  | 58%    | 40%        | 62%     |
| I expect extreme weather to make living where I am harder (for example, more extreme heat, storms or flooding). (percentage agreeing)                                          | 21%  | 30%    | 20%        | 22%     |
| The housing system in my country is broken or does not work. (percentage agreeing)                                                                                             | 55%  | 56%    | 52%        | 57%     |
| Safe and decent housing is a basic human right. (percentage agreeing)                                                                                                          | 85%  | 89%    | 86%        | 85%     |
| I would welcome more affordable or social housing in the area I live. (percentage agreeing)                                                                                    | 65%  | 77%    | 59%        | 75%     |
| Housing policies in my country are effective in addressing housing problems. (percentage agreeing)                                                                             | 34%  | 34%    | 33%        | 37%     |