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ORIGINAL ARTICLE

Single-person households and excessive urban rent burden: an analysis for housing public policy in Brazil

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This article examines why, in Brazil, despite substantial investment in subsidized credit, particularly for low-income families to acquire homeownership, there has been a persistent and significant rise in households facing excessive urban rent burdens, especially among the poorest single-person households. A household is classified as having an excessive rent burden when its total income does not exceed three times the minimum wage, and more than 30% of that income is spent solely on rent. The theoretical framework of this study integrates aspects of family formation dynamics and housing policies, with a particular focus on homeownership. Methodologically, we employ specific analyses, including headship rates and others to assess the processes and challenges associated with this particular household arrangement. The evidence shows that there is a greater incidence of excessive urban rent burden among single person households, at least in two critical periods: men, at the beginning of their working life, and women, later in life. These kinds of households have increased faster in the period analyzed (2017-2022). We conclude that developing targeted strategies to support the poorest individuals living alone is critical, necessitating more precisely tailored policy approaches for effective housing solutions. Currently, these considerations are absent from Brazil's primary housing policies. In many respects, the country's housing policy has yet to address persistent, historically rooted challenges, even as new issues continue to emerge.

Keywords: One-person households. Housing affordability. Public policies.

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Introduction

The housing deficit in Brazil, according to Fundação João Pinheiro[1] is defined as the estimated number of housing units in a particular year, which would be necessary for everyone to have the right to have minimally adequate housing. Several public policy professionals, especially housing professionals throughout the country, have used this index extensively. The total estimated housing deficit in Brazil for 2022 was 6.2 million households (FJP, 2024).

It is noteworthy that, more than half of this deficit, or 52.1% (3.2 million households) of the total Brazilian housing deficit, is due to the excessive urban rent burden. This component since 2011 has been the most frequent among the three estimated components (informal housing and rustic housing that represents the component of precarious housing, and rooms shared in tenement dwellings and families living together represent the cohabitation component) (Viana *et al.*, 2019). These components, respectively, represent 27.1% (precarious housing) and 20.8% (shared housing) of the total housing deficit in 2022 (FJP, 2024).

A household is considered to have excessive urban rent burden when the total household income is no more than three times the minimum wage,[2] and more than 30% of the total income is spent on rent (FJP, 2021). Therefore, the excessive rent burden can be considered an indicator that measures the affordability of housing among the poorest of the population. These financial impacts affect other dimensions of access to human rights such as food, health, education, transportation, and leisure activities, etc (Angel, 2000; Elfayoumi *et al.*, 2021; Eurofound, 2023).

Therefore, the indicator of excessive urban rent burden aligns with international literature as a measure of affordability, related to the fit between households and housing (Myers *et al.*, 2002). Moreover, the growing expansion of households facing excessive urban rent burden increasingly points, on one hand, to the spatially uneven improvement of housing quality in Brazil. On the other hand, it also reflects inequality in the distribution of housing locations and their urban integration (Lacerda; Valadares, 2025). These two factors drive up costs, leading to a degradation of affordability (Landis; LeGates, 2000).

The growing weight of this rent burden in the total housing deficit – whether in absolute or relative terms – relates mainly to the expansion in the number of urban rented housing units three times the minimum wage. In absolute terms, this increases from 6.6 million in 2016 to 8.7 million housing units in 2022 in Brazil. More and more, factors such as the profile of entrance into the labor market and household expenses of inhabitants (Lacerda *et al.*, 2022) and the changes in the profile of household

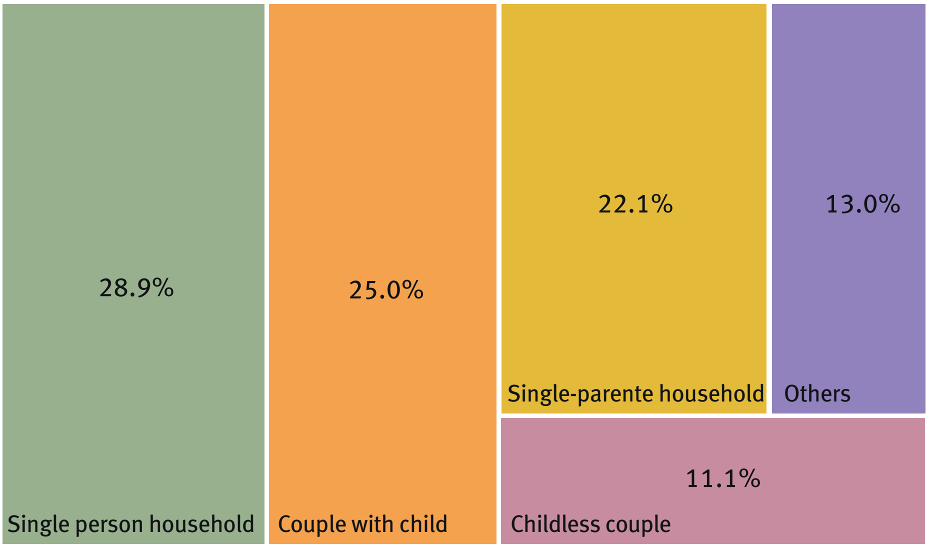
[1] The Fundação João Pinheiro is a Brazilian think tank, which, in recent decades, has developed a specific index for housing deficit that has been used to direct resources to the housing sector, mainly in federal government programs.

[2] In 2022, the current minimum wage was BRL 1211, so three times the minimum wage was BRL 3636, equivalent to aprroximately USD 640.

arrangements (FJP, 2024) have been fundamental aspects to explain the excessive rent burden.

In turn, the analysis of housing deficit data in Brazil reveals a behavior that highlights the burden according to the type of household arrangement regarding the composition of the member of the household (Sette; Coelho, 2020). In this sense, verifying that the greatest percentage of households with excessive rent burden corresponds to the single person arrangement, 28.9%, as shown in Figure 1. This behavior aligns with the literature that the division of household members in most households could increase the burden, due to the lack of sharing of the household expenses (Melo *et al.*, 2016; Sette; Coelho, 2020).

FIGURE 1
Excessive urban rent burden, households with total income up to three minimum salaries by the type of housing arrangement
Brazil – 2022



Source: Authors, from PNADC microdata (IBGE, 2023).

In this context, Table 1 shows an historical analysis of households with excessive urban rent burden, from 2016 to 2022, disaggregated by single-person and non-single-person households. In absolute terms, an increase is found both in single-person households with rent burden and in non-single-person households. However, in relative terms, the burden reduced in both cases (Table 1). Moreover, single-person households show an increasing trend of participation of total burden, ranging from 25.0% in 2016 to 28.9% in 2022 (FJP, 2024).

TABLE 1
Relationship between permanent private rented urban household and burden according to single-person and non-single-person arrangements
Brazil – 2016-2022

Year	Single person household			Non-single person household		
	Household with rent burden	Total rent households	% of household with rent burden	Household with rent burden	Total rent households	% of household with rent burden
2016	715,669	1,472,445	48.6	2,144,961	5,130,408	41.8
2017	726,485	1,493,319	48.6	2,266,674	5,330,793	42.5
2018	780,141	1,611,746	48.4	2,309,024	5,428,431	42.5
2019	815,408	1,646,880	49.5	2,254,698	5,319,542	42.4
2022	936,431	2,109,571	44.4	2,306,349	6,259,227	36.8

Source: Authors, from PNADC microdata (IBGE, 2023).

Still, regarding Table 1, it is worth stressing that the percentage of single-person households is always greater because, historically, single-person households (44.4%, 2022) are more affected by the housing deficit than are non-single person households (36.8% in 2022). Everything points to the probability of a single-person household having a burden that is greater than that of a non-single-person household. Which leads us to think that a good part of the development of these types of households happens not by the choice of the occupants but, in reality, by necessity.

In this sense, the aim of the present article is to explore, specifically, the profile of single-person households with total income up to three minimum salaries, from the point of view of age range and of the sex of the person responsible for the household. The intention is to verify which population profiles, by income, age and sex of the responsible person, are more affected by excessive urban rent burden, and what are the consequences of this of public policies regarding the housing deficit.

In addition to this introduction, the text is divided into the following sections. The first presents our sources and methods, following a discussion of literature and theoretical aspects about the formation of single-person households, and how some of them may be associated with the excessive urban rent burden. Next, some data is presented and indicators and cross-references are examined. Finally, the impacts of the results on public policies discussed, in addition to the final considerations.

Sources and methods

Fundamentally and similar to the approach of the Fundação João Pinheiro, the data source used in this work, comes from the microdata of the Continuous National Household Sample Survey – PNADC, produced and made available by the IBGE, the Brazilian official statistics agency. It is worth noting that this survey underwent significant methodological changes since 2016.

Starting in 2016, it was decided to conduct the entire analysis for a five-year period covering 2017 and 2022. Specifically household information was not available for the years 2020 and 2021 due to the Covid-19 pandemic (IBGE, 2024).

The data processing was, in turn, based on household and resident characteristics. This included conducting cross-sectional analyses, developing graphical representations (including age pyramids), and computing and analyzing headship rate indicators.

Normally, the headship rates are calculated based on the characteristics of the people identified as head/responsible[3] for the household in relation to the total number of people of the same age and sex. The headship rates allow identifying the tendencies and changes in creating new households with specific characteristics by age groups in distinct periods.

$$h_x^s = \frac{n_x^s}{N_x^s} \quad (1)$$

Considering that:

h_x^s Headship rates by sex s, by age group, from x to x+n complete years in year t;

n_x^s Population by sex s, by age group from x to x+n complete years in year t;

N_x^s Total heads of households by sex s, by age group from x to x+n completed years in year t.

Source: Giviziez and Oliveira (2005).

Literature review

Several changes have occurred in Brazilian households in recent decades. General patterns can be seen more vividly in this process. One of them is the formation of smaller and smaller households, or with fewer people per household (Fokkema; Liefbroer, 2008) than has been seen for some time in the developed world (Burch; Matthews, 1987) or, more recently, in the developing world (Bongaarts, 2001; García-García *et al.*, 2024). Therefore, the structure of households tends to reflect these changes. With the increase of single person, single parent, and couples without children's households, for every region of the world the underlying causes may be very different (Willekens, 2010; Wajnman, 2012).

Specifically, regarding the trend towards the proportion increase in single person households, the causes are associated with demographic, economic, and cultural changes (Burch; Matthews, 1987). Regarding developed countries, population aging is a critical factor, since the older people have lived longer and frequently choose to live alone following the death of a significant other or retirement. The increase of divorce rates has also contributed, since many people decide to live alone following the separation. Some authors also stress "the existence of family members with whom they can co-reside is a necessary, but not sufficient, condition for co-residence" (Burch; Matthews, 1987, p. 504). Moreover, migration in search

[3] There is an important discussion as to the definition of head of household and of the person responsible for the household. The IBGE, some time ago, changed the concept of head of household to responsible for the household in their household surveys (IBGE, 2024; Zeng *et al.*, 2014). At any rate, in the present article, as in every household, there is only one person. The concepts of head of household or of being responsible for the household are irrelevant.

of better work and educational opportunities contributes to the formation of single person households, especially among young adults (Willekens, 2010).

The increase in real income is another important factor explaining the formation of single person households, and is one of the more frequent hypotheses appearing in the international and Brazilian national literature (Burch; Matthews, 1987; Kinsella; Velkoff, 2001; Ferreira, 2001; Camargos *et al.*, 2007). In modern western societies, many people choose to live alone or in small households because they do not need to deal with the economies of scale offered by larger households, and prefer their privacy. This phenomenon is reinforced by different institutional arrangements especially by the strengthening of different types of well-being, which enable a larger portion of the population to have independent access to goods, services, and dwellings. In these cases, benefitting directly, among other groups, are the unemployed, mothers, the older people and young adults.

Although the increase in real individual income is a significant explanation, especially for the high proportion of older people living alone, this is also accompanied with social and institutional changes that favored independence. This indicates that the appropriate model for the modern family or household should integrate economic and social variables in a dynamic way (García-García *et al.*, 2024).

This means, in addition to economic and demographic changes, when the option exists, there is a growing preference for individual privacy, which often favors the formation of single person households. This explanation is reinforced by cultural aspects, such as the greater social acceptance of various family arrangements (Burch; Matthews, 1987; García-García, 2024), and especially by individualism in a post-modern society (Lesthaeghe; Meekers, 1986). It is worth pointing out that the increase in real income and the security provided by a broad network of social assistance leads individuals to focus more on their personal development, frequently searching for privacy and solitude (Burch; Matthews, 1987).

According to Yi (2016, p. 678):

> [...] determinants for the formation of one person households: economic resources, the purchase of privacy and independence, adequate health, the existence of kinship, and demographic characteristics (age, gender, and educational level).

Other hypotheses raised in the Brazilian literature (Berquó, 1996, 2023; Ferreira, 2001, 2004; Camargos *et al.*, 2011; Wajnman, 2012) refer to changes in the roles of age and sex in the household, indicating processes of reconfiguration and greater negotiation of responsibilities among household members, even though gender inequalities persist. This may generate tensions, for example, in the sharing of domestic services and the personal care of children, roles traditionally attributed to women. In this sense, technological modernization and urbanization facilitate independent living, with domestic technologies and online services which make living alone more viable and attractive. These changes reflect alterations in values and cultural practices in which co-residence with a larger number of family members, at least at first, is not seen as the only viable or desirable option.

It is worth highlighting that in Brazil most single person households are characterized by differences in age and sex. Willekens (2010) points out that the proportion of single person households is affected by the propensity of young adults to leave the homes of their parents, motivated by the desire for independence and the search for educational and job opportunities, and of the older people to live independently. Furthermore, the author cites the case of Japan which, in the 2005 census, one in every ten older men and one in every five older women lived alone. Also, older women are more likely than older men to live alone, possibly due to their longer life expectancy and the greater probability of widowhood, in addition to the preference of men for a new partnership (Neri, 2005).

In Brazil, in addition to the absolute and relative increase in single person households among the population of 60 years or more, there also seems to be a greater prevalence of people of the female sex, of more advanced age, and of people of the male sex, of younger ages, living alone. The cause may vary, but as in developed countries, this phenomenon is related to the increase in real income, to population aging, to changes in family structures, to housing preferences or lack of options, and persistent gender inequalities that shape life-course trajectories, partnership patterns, and access to economic resources, which in turn contribute to young women being more frequently represented in other types of household arrangements rather than in single-person households.

It is important to note that poor women often do not even have the possibility of living alone. In 1970, more than 50% of low-income women, at age 23, fit the profile of wife/mother/housewife (Vieira, 2008). Although by 2000 the life course had become more complex (Vieira, 2008), the relationship persisted whereby the poorer the woman, the greater the likelihood that she would fit this profile.

Living alone could be an option for maintaining independence, or lack of options for not having other people to co-reside or for the lack of institutions to receive them. The scarcity of shelter institutions for the older people in Brazil also contributes to the unwanted sharing of housing with undesirable persons or relatives. In this sense, Bennett and Dixon (2006, p. 3) note that: “people living alone can be usefully split into two types – elective single person households who have chosen solo living, and forced single person households who have been constrained to this lifestyle by circumstances”. In the present article, the type of household that we have discussed seems to fit better into this last type, households constrained by circumstances.

Income can be a determinant factor in this decision, for example, older people who choose to live alone. Those with higher incomes have more financial ability to sustain a single person household, while low-income older adults has difficulty living alone due to the associated costs (Camargos *et al.*, 2006, 2007; Wajnman, 2012). The older people who live alone and have sufficient income tend to have a better quality of life, because they can access health, leisure, and security services. In contrast, the elderly with low incomes who live alone may face important economic difficulties and less access to these services. It is considered that, very likely, households with excessive urban rent burden face this last scenario.

Especially, among low-income households, there are groups for which forming a single person household is the only choice. From this perspective, these would be the preferred focus for the characterization of housing deficit and, consequently, public policy. These would be the extreme opposite of the idea of "privacy" as being an asset to be demanded with greater levels of income (Ferreira, 2001, p. 32). Among the most vulnerable groups, we include homeless people who, for the most part, are men and live alone. Many of them, changing from single-person households as well as from multi-person households to the streets, and vice-versa, depending on their immediate circumstances.

In the case of young women deciding, or even having to move to a single person household,[4] the chances of her incurring an excessive rent burden is much greater. Essentially, this can be explained by structural factors such as income, insertion in the job market (Bilac, 2014; Madalozzo, 2010; Morello; Anjolim, 2021; Silveira; Siqueira, 2021). In other words, the success of moving into an affordable and accessible household is less for young women (Leone *et al.*, 2010).

With regard to leaving the parental home from a life-course perspective, this transition constitutes one of the most significant steps into adulthood, alongside professional milestones (completing education and entering the labor market) and relational milestones (entering a conjugal union or having a first child) (Billari, 2005; Shanahan, 2005; Vieira, 2008).

These patterns reflect distinct and complementary social roles, which began to shift from the second half of the twentieth century onward. Women increasingly started to experience the key transitions into adulthood — completing education, leaving home, living independently, entering a union, and so forth — at ages closer to those of men (Furstenberg, 2002). Thus, leaving the parental home is a socially structured process in which gender is a central variable, although its effects are better understood in interaction with socioeconomic status, family-of-origin structure, the form and destination of departure, and educational and occupational transitions (Goldscheider; Goldscheider, 1999; Nico, 2011).

Excessive urban rent burden stands out as a significant challenge in forming and maintaining single person households, especially in contexts of large socioeconomic inequality. This is aggravated among young adults by their lower mean income, because many of them have just entered the labor market, therefore, theoretically they have less experience in the labor market (Farber; Gibbons, 1996; Crespo; Reis, 2004).

The economic fragility of single-person elderly households in Brazil is a significant concern, particularly regarding housing costs. For individuals over 60, data shows that 83% of all beneficiaries of the official Social Security System receive up to two minimum salaries (SRGPS, 2024). This income is often the household's sole financial resource

[4] This can be related not only with structural issues of the job market, but also to the role of women in domestic activities. Especially, for example, in the care of children and the older people, which often delays or even prevents their leaving the original nuclear family, but especially for the formation of single person households (Pinheiro *et al.*, 2006; Morais; Rego, 2011; Montali; Lima., 2014; Oliveira *et al.*, 2016).

(Leone *et al.*, 2010). Consequently, these households are highly vulnerable to the burden of rental expenses.

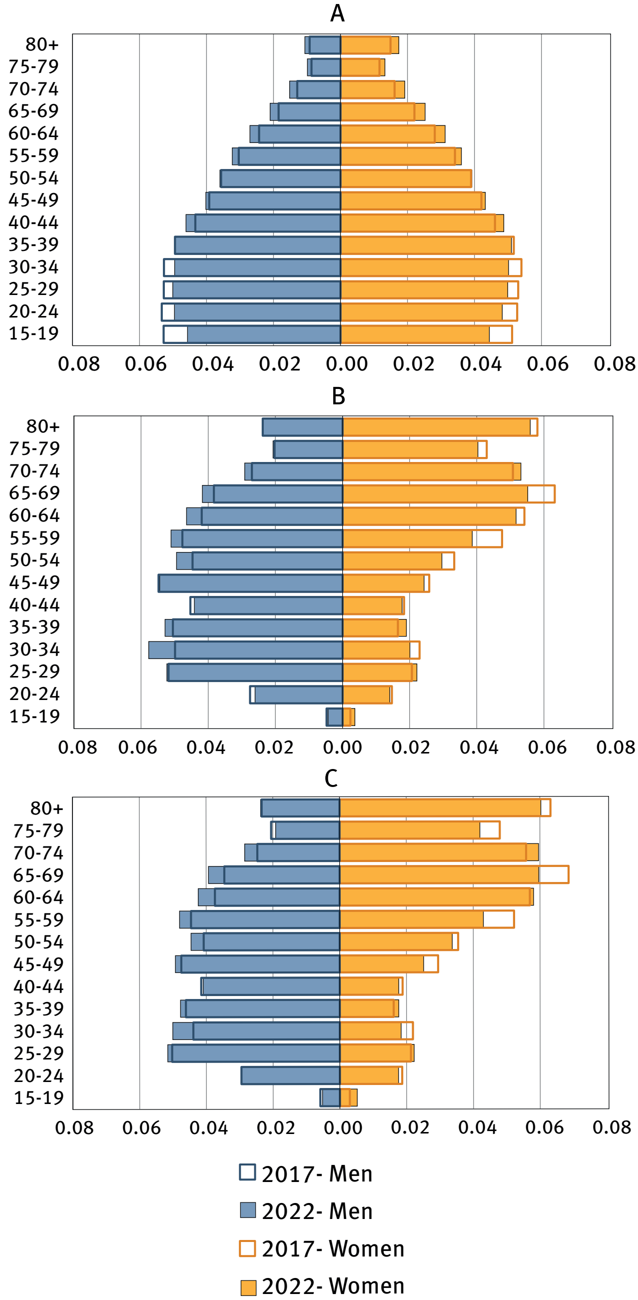
Anyway, older households tend to have higher household income. For example, due to relatively lower unemployment among the older age groups, vis a vis the relatively greater unemployment among the youth (Morello; Anjolim, 2021) and in the case of households with older people, where there may be an increase in the income due to gains in retirement income, pensions, and government transfers (Leone *et al.*, 2010; Sette; Coelho, 2020).

Furthermore, while technological modernization and urbanization offer more opportunities for living alone, they also raise the cost associated with urban living, such as higher rents, especially depending on the location (Abramo, 2001, 2007; Becceneri *et al.*, 2021; Champion, 2001; Lacerda; Valadares, 2025). While single-person households may symbolize the greater value of privacy and personal autonomy, they frequently put the inhabitants in financially vulnerable situations. This shows the need for a more robust approach in housing and social policies to mitigate these costs and guarantee a dignified and sustainable life for all. In this way, the Brazilian socioeconomic structure presents challenges, which make economic viability of single person households more vulnerable in comparison with other household arrangements.

Characterizations of inhabitants of single-person households

For a more detailed analysis, at first, we note the age distribution structure of the Brazilian population, which could potentially form a new household. That is, people over fifteen years, distributed by sex (Graphic 1). According to these age groups, the larger population groups are concentrated among the younger ages and in this case, there is no explicit difference by sex. On the other hand, among the older age groups, women have the largest proportions, due to their greater longevity (Melo *et al.*, 2016). Women also represent more than half of the total population (51.7%). The time span between 2017 and 2022 is small, but it is possible to notice the population aging process from the reduction of the proportion of the younger groups, from fifteen to thirty-four years, and the increase of the other age groups between the two periods analyzed.

GRAPHIC 1
Age pyramid of the population (+15) (A), age pyramid of the population (+15) in single person households (B), age pyramid of the population (+15) in single person households earning up three minimum salaries (C)
Brazil – 2017-2022



Source: Authors, from PNADC microdata (IBGE, 2024).

For better understanding of the distribution of people in single person households, an age pyramid of this household arrangement was developed (Graphic 1). In single person households, the responsible person is the same inhabitant. Thus, we developed a pyramid with the total population of all people responsible for single person households in the respective years of 2017 and 2022.

In this way, one can observe that the age structure of the population in single person households does not follow the general distribution pattern of the population by sex and age group. There is a significant difference by sex, in addition to the difference by age group, the total proportion of single person households in which the responsible person is male is greater than 52.8% in 2017. This increases to 55.4% in 2022. The distribution of males by age differs from the distribution of females by age. The age patterns observed in single-person households reflect factors that influence the formation and dissolution of families, as identified in the literature (Qu; De Vaus, 2011), including life cycle transitions and gender dynamics in family composition.

For men, single person households are more frequent and are distributed better among the age groups. They are concentrated among the adult ages and decrease progressively with advanced age. This is different for women, which is growing and concentrated above 50 years. This behavior agrees with the national and international literature (Berquó, 1996; Bennet; Dixon, 2006; Neri, 2005; Willekens, 2010; Qu; De Vaus, 2011). Between 2017 and 2022 a change in the age structure of single person households can be observed, with increased participation of men as the responsible person in several age groups and the reduction in proportion of women, mainly those between 55 and 59 years and those between 65 and 69 years.

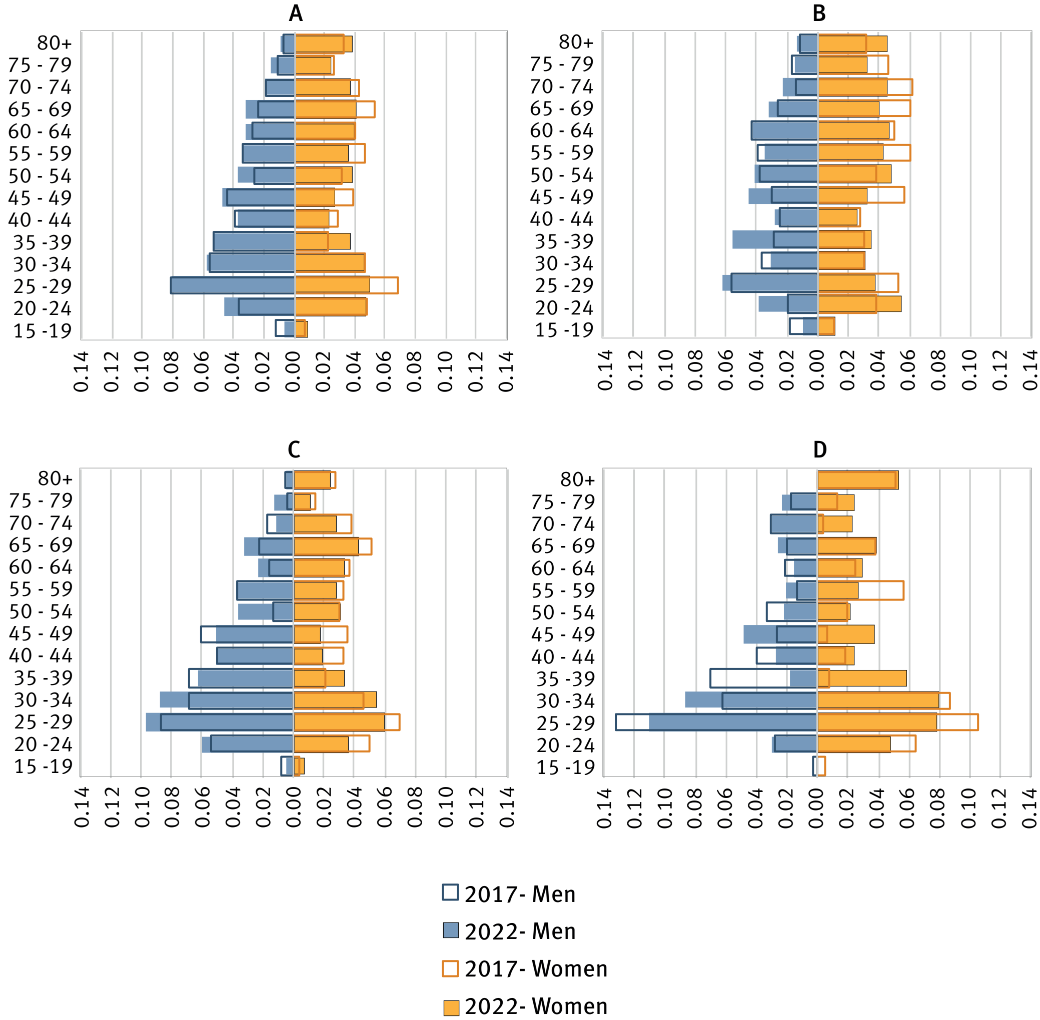
A similar distribution pattern can be also noted among single-person households with a total income of up to three minimum salaries, which will be the focus of our subsequent analysis.

Characterization of single person households and excessive urban rent burden

The same way as in the previous graphic (Graphic 1), Graphic 2 shows the distribution by age of single person households with excessive urban rent burden, including across income classes. In this case, the total population in single person households was used, considering the rent burden. That is, the total of responsible people for single person households with this excessive burden. It is seen that in 2017, 46.8% of the excessive burden is in households in which the responsible person is male. However, in 2022, this percentage exceeds those households in which the responsible person is female (50.6%).

For women, despite the proportional difference of single person households by age, especially among the older households, the excessive rent burden in the single person households is present in both the younger, especially 25 to 29 years, and the older age groups.

GRAPHIC 2
Age structure of the population in excessively burdened single person households (A), age structure of the population in excessively burdened single person households earning up to one minimum salary (B), age structure of the population in excessively burdened single person households earning between one and two minimum salaries (C), age structure of the population in excessively burdened single person households earning between two and three minimum salaries (D)
Brazil – 2017-2022



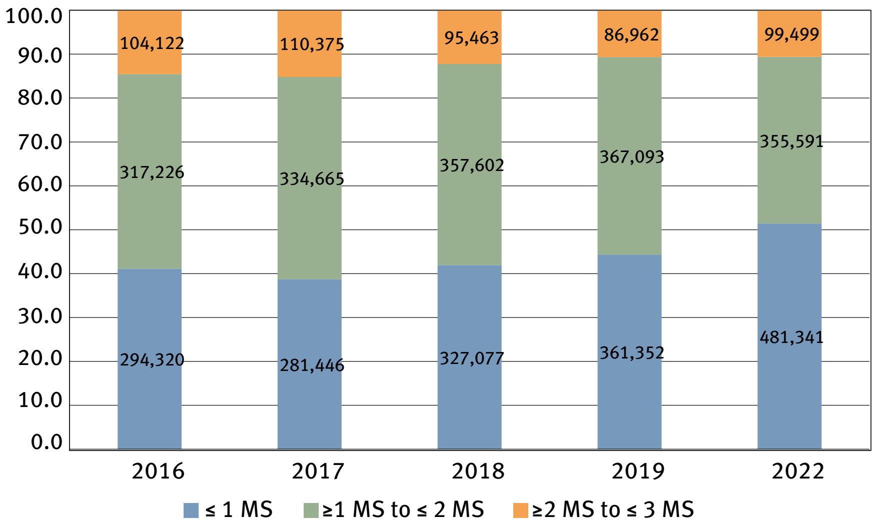
Source: Authors, from PNADC microdata (IBGE, 2024).

The greater proportion of male single person households with excessive rent burden specially in 2022, as shown in Graphic 2, is very probably related to the increase in the breakup of other types of households, for example, separations, divorces, etc.

Keeping the proportions of excessive rent burden by age groups, it is hoped that with the overall aging of the population, the absolute total of excessive rent burden in more advanced age groups increases in relation to the absolute total of excessive rent burden among the younger age groups.

Graph 3 shows the percentage and the total of single-person households in Brazil with excessive rent burden across income classes and years. The data clearly indicates a growing trend both in absolute and relative terms, in the share of single-person households with a maximum income of one minimum salary that face an excessive urban rent burden. In contrast, a decline is observed among households with higher incomes, namely those earning between two and three minimum salaries. This evidence suggests a trend toward worsening housing precariousness and need, particularly among the poorest single-person households.

GRAPHIC 3
Single person households with excessive urban rent burden by household income level
Brazil – 2016-2022

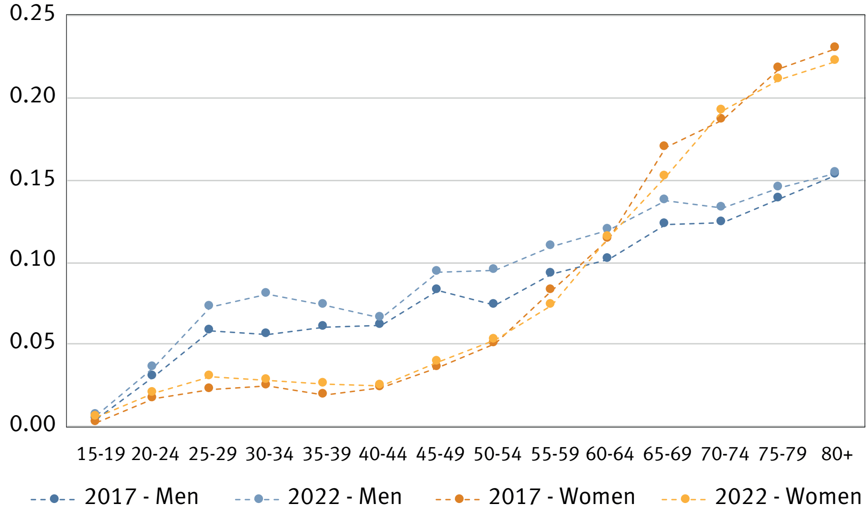


Source: Authors, from PNADC microdata (IBGE, 2024).

Headship rates

In Graphic 4, it is seen that, for both sexes, the structure of single person headship rates is growing with the age of the age groups, However, the curve for men assumes more incremental growth character while, for women, there is practically little variation up to 44 years. From them on, the incline of the curve grows more sharply, passing substantially the rates observed for men in the 60 to 64 years age group. In other words, the formation of single person households is structurally different between the sexes. If, up to 55 to 59 years the formation is notably male, from this age it increasingly comprises women.

GRAPHIC 4
Headship rates of single person households by sex and age group
Brazil –2017-2022



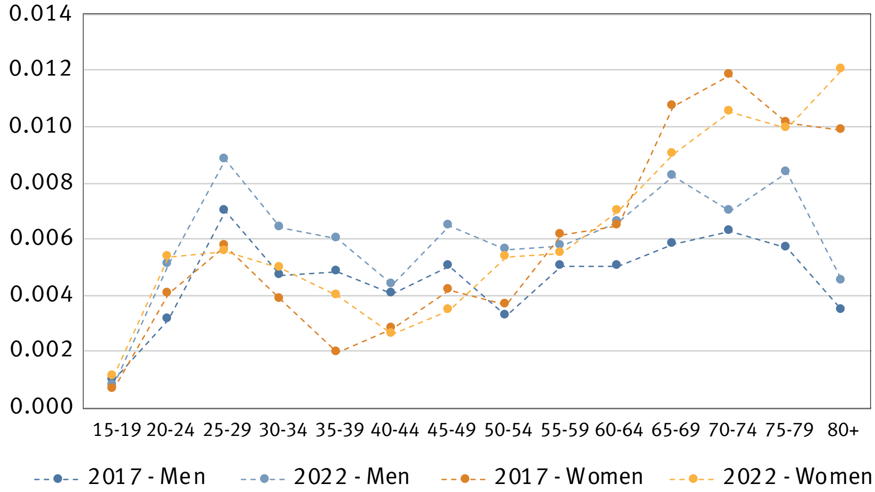
Source: Authors, from PNADC microdata (IBGE, 2023).

In case these rates (by sex and age group) persist, populational aging, in absolute terms, will intensify the formation of the number of single person households in absolute terms. For women, this process is even more intense, due to the differences by sex in the formation of single person households. Therefore, the simple increase of the population 65 years or older, in absolute terms, will increase the number of single person households.

However, the headship rates can vary according to the economic scenario or new cultural norms, modifying the structure and/or the level of the curves. Graphic 4 indicates, for the years 2017 and 2022, a change in the level in practically all age groups among men. The most intense differences are in the groups from 30 to 39 years and from 50 to 59 years. For women, the level and structure of the curve remains close, during the same period.

Regarding the headship rates in households with the excessive urban rent burden (Graphic 5), it was initially seen that the rates are well below what is seen in Graphic 4 (pay attention to the graphic scale), which also shows very interesting results.

GRAPHIC 5
Headship rates of single person households with total income up to three minimum salaries with excessive urban rent burden (division between single person households with excessive urban rent burden by age group and population by age group) by sex
Brazil – 2017-2022



Source: Authors, from PNADC microdata (IBGE, 2023).

The headship rates of single person households with excessive urban rent burden, for both sexes, form a curve in a "U" shape. They tend to increase among the younger categories, up to the 25 to 29 years age group, and after they decrease and return to the growth trajectory of the older ages, especially among women. This reduction in adult ages is join to the lower frequency of this type of arrangement in these ages, and mainly to the greater income in the job market in these ages. The increase in more advanced ages is due to the influence of the increase of the headship rates in single person households. This means that this rate is influenced by the excessive urban rent burden in single person households, and by the incidence of single person headship in the population by age group and sex.

The results and their impact on public policy

The results obtained bring important aspects to the discussion to the current and future needs of these types of single person households both with and without excessive urban rent burden. They identify at least three fundamental aspects that involve – family life cycle, household creation and demands for public policies.

The first aspect refers to single person households with young adults. Even with all the changes involving the setting up of new families with greater empowerment of women and the creation of new arrangements, which may supplant or substitute for the more traditional nuclear family. On the one hand, this all indicates that, in Brazil, it is still the role of the young males, especially of low income, to leave their parents' home and set up a new household, especially the single person household type (Bilac, 2014).

On the other hand, there seem to be greater and more diverse obstacles for women to set up single person households, especially at younger ages. Therefore, the headship rates among young males from 20 to 29 years are significantly greater than for females (Graphic 5). Regarding the rates among single person households with excessive urban rent burden, they are also found more frequently among young males. Very probably, most of these young males are ending up creating, for the first time, a new household and are also at the beginning of their working careers, with lower incomes, etc.

However, even though single young male households initially often face higher rent cost burdens compared to female households, this situation changes over time. Particularly from a gender perspective, men typically still have higher incomes throughout their career life-cycle (Rodrigues, 2023), a factor which directly impacts the amount of money available to pay rent.

In the age groups that follow these younger ones (for example, those above 30 years) there is a tendency for headship rates to drop, probably influenced by the increase of the income of these people in the job market over time, represented by the increase of household income and, consequently, a reduction of the excessive rent burden.

The second aspect refers exactly to single person households at the extreme opposite end of the age pyramid. It should be noted that the headship rates for single person households, especially female, increase with age. This represents greater intensity especially around 55 years. At this point, the female rates end up surpassing the male rates and assume a greater increase. Therefore, contrary to what was observed in the previous aspect, women mostly represent single person households with people over 60 years. Furthermore, in female single person households, the excessive rent burden becomes much more frequent in the age group above 65 years, where a significant increase can be seen in female headship rates.

One of the reasons for the greater participation is also related to the fact of the greater life expectancy among women. Frequently, this is combined with the end of the family life cycle in addition to other social and demographic aspects such as, for example, described by Berquó (2023) in - the pyramid of loneliness. In this case, contrary to the greater frequency found among men, women responsible for households tend not to unite/marry a new person.

In the case of older people, Brazilian single person households, the frequency of which tends to increase with the rapid aging process of the population, there is a need for physical and psychological support, especially among those who no longer have any type of support of family or friends. In this group, female households also deserve special attention. Traditionally, women in Brazil, during their working lifetime, systematically have lower income than men have and, very likely, will receive lower pensions (retirement income). This would also explain the greater overrepresentation of women in single person households with excessive rent burden.

Therefore, the needs for housing and the characteristics of people change over the lifetime. The results show that there is a greater incidence of excessive urban rent burden among single person households at least in two critical periods. Men, at the beginning of their working life, and women, in later life.

Nevertheless, any public housing policies for families or groups should not be proposed without a careful analysis of gender, age, and how different types of households evolve over time. For example, it is not possible to design policies that privilege only young single male households without also considering young single female households and their specific needs, as they often occupy a more disadvantaged socioeconomic position, as well as a disadvantaged position from a gender perspective. These aspects should be considered for all age and gender groups.

A third aspect refers to, in the analyzed period (2017-2022), where in only 5 years there are increases in all headship rates among the single person households, especially in the age ranges up to 54 years, whether more pronounced among men than among women. This can be related to several causes, among them changes in socioeconomic and demographic variables. For example, increase in the number of separations, new forms of interpersonal relationships, reduction in fertility rates, changes in income and the job market, among others. In this context, the increase in the frequency of the formation of single person households at a faster rate than observed for other types of households end up also generating significant environmental impacts (Hogan; Marandola; Ojima, 2010).

Specifically, related to this last aspect:

> The fewer people living in a household, the less energy efficient it is: many energy needs – such as lighting and heat – are only minimally increased by more people living in the house an one person households spend nearly 5% more of their income on average on housing, fuel and electricity than couple households (Bennett; Dixon, 2006, p. 18).

In addition to fuel and energy, the consumption of water, construction materials, use of automotive vehicles, among other aspects impact the environments of the cities and the surrounding areas (Hogan; Marandola; Ojima, 2010).

Housing and public policy in Brazil

In this section, we integrate the preceding analysis with the responses that Brazil's primary public housing policies have sought to provide in addressing the housing deficit. Current policies prioritize homeownership, a principle that has long underpinned housing policy in the country. Access to housing is facilitated through publicly funded credit mechanisms, with substantial subsidies targeting low-income families (Cardoso *et al.*, 2017).

Since 2009, the federal government has implemented Minha Casa, Minha Vida (MCMV), a large-scale housing program designed to provide subsidized credit to low-income families for purchasing homes.[5] The program categorizes beneficiaries by household income brackets, with subsidy levels calibrated to both the property value and family income.

[5] In 2025, the federal government approved a budget of approximately US$3.2 billion for the Minha Casa, Minha Vida (MCMV) program.

The lowest-income recipients qualify for subsidies covering over 90% of the home's cost (Amore, 2015).

Additional prioritization criteria beyond income are applied in the selection of beneficiary families. These include: female-headed households (with or without children), persons with disabilities (PwD) or families with PwD members, older individuals (aged 60+) serving as household heads, families in situations of social vulnerability (including: natural disaster victims, displaced persons, or residents of high-risk areas/informal settlements) (Cardoso *et al.*, 2017).

A housing policy predominantly centered on homeownership, where access is contingent on credit mechanisms, even when heavily subsidized but requiring medium- to long-term repayments, is structurally incompatible with elderly single-person households. This incompatibility stems partly from the reluctance of financial institutions to provide long-term financing for such family units. Consequently, these households face discrimination in accessing both the housing market and, ultimately, the policy benefits themselves. As Arundel and Ronald (2021, p. 1127) observe:

> Looking at independent young adults captures the ability of home-leavers to enter the housing market, while 55-64-yers-olds represent the oldest working-age group (that thus can be differentiated on working income). This older group constitutes those most likely to have reached the peak of their housing career.

Furthermore, it is worth considering whether older people living alone, often due to a lack of options, would even be interested in purchasing new housing, beyond simply escaping the excessive rent burden.

Similarly, the same questions, albeit from a different perspective, can also be applied to single-person households composed of young people. Unlike many other countries, Brazil lacks specific housing programs designed for those leaving their parental homes (home leavers).

Many young people relocate across the country in search of new educational and employment opportunities, which often leads to the formation of single-person households, including temporary ones, in their various destinations. Consequently, this group, who frequently establish their first household out of necessity and may also face excessive rental burdens, will likely require targeted policies. Examples include housing credit programs tailored to young people renting their first home. Additionally, a deeper understanding of the key factors driving the significant gender disparity in the formation of these first households is essential.

Therefore, based on the examined factors and empirical evidence, there appears to be a fundamental misalignment between the housing needs of elderly and young renters in single-person households and both the stated objectives and implementation framework of the MCMV program.

These housing deficits among youth and older populations necessitate more precisely tailored policy approaches in developing responsive housing solutions. Additionally, comprehensive policy discussions must address diverse housing access pathways that extend beyond conventional ownership paradigms, particularly for single-person households. In the Brazilian context, these critical factors remain largely unaddressed in both the design and execution of public housing policies. The failure to incorporate the distinct needs and circumstances of economically vulnerable households ultimately compels them to seek solutions through informal housing and land markets.

Final considerations

The present work seeks to demonstrate some specific aspects of single person households in Brazil, focusing on the excessive urban rent burden. At any rate, it was possible to verify the existence of gaps in the knowledge and, in this way, therefore, the need for more detailed studies. These should include multidimensional, timely and spatial perspectives (García-García *et al.*, 2024) that involve, for example, socioeconomic and social assistance aspects, among others, especially those that refer to the formation and maintenance of households with young people and the older people.

In the case of elderly single person households, everything indicates their substantial increase in the country. In this context, how do these households deal with health problems, or even physical disabilities? In addition to these challenges, there is the situation of rented households and of excessive urban rent burden. In this sense, focusing on the older population, Camargos *et al.* (2007) observe that setting aside personal preferences, and recognizing that living alone may often stem from necessity or even neglect, it becomes crucial to develop policies aimed at supporting this demographic – particularly older adults from economically disadvantaged backgrounds.

Also, and very little discussed in Brazil, there is the issue of young people and the establishment of their first households. For them, there are a series of economic barriers that tend to aggravate the difficulties of setting up a new household. Especially among those who are at the beginning of their professional career. So, many of them end up postponing leaving their parents' house or even continuing to establish a new family in the same household. These aspects could be also understood as a housing deficit.

In Brazil, there are no housing policies specifically focused on groups of young people, whose housing behavior, including the formation of single person households, should be better researched and understood in the country. How do they act, from the housing point of view of the youth, especially from the poorer classes who, normally, begin their working life earlier?

Besides, what happens with the youth who come from middle and upper income homes? How do they access the housing market? Do they receive resources to leave, or do they prefer to stay in their parents' houses? These questions are still unanswered in the literature.

There are also important questions related to the environment and resources (Hogan *et al.*, 2010). Normally, maintaining a single person household requires more financial and environmental resources for their formation and maintenance. How can we meet these needs without causing them to expand? What are the environmental motives involved, especially for those to have the option to form a single person household? How can we deal with the people who form single person households due to lack of options? For example, in the case of the older people would it be a reason to create new forms of living? Setting up communities or expanding the institutions for shelter and collective support, could be an answer?

Finally, the accelerated transformations in family structures across Brazil have profound implications for public policy. The country's primary housing program (Minha Casa Minha Vida) has failed to adequately address housing deficits among specific demographic groups. This policy must more effectively incorporate demographic, socioeconomic, spatial, and health disparities when serving both younger and older populations living alone. Developing targeted strategies – including improved access to social services is essential. Inclusive policy design could mitigate the socioeconomic and environmental challenges faced by solo dwellers (whether by choice or necessity), ensuring enhanced quality of life and well-being.

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Frederico Poley Martins Ferreira: conceptualization; formal analysis; methodology; project administration; supervision; writing – original draft; writing – review & editing.

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Gabriel do Carmo Lacerda: conceptualization; data curation; software; writing – original draft; writing – review & editing.

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Resumo

Domicílios unipessoais e ônus excessivo com o aluguel urbano: uma análise das políticas habitacionais no Brasil

Este artigo investiga por que, no Brasil, apesar de investimentos substanciais em crédito subsidiado — especialmente voltado a famílias de baixa renda para aquisição da casa própria — há um aumento persistente e significativo de domicílios com ônus excessivo com o aluguel urbano, sobretudo entre os domicílios unipessoais mais pobres. Considera-se a situação de ônus excessivo com o aluguel quando a renda total do domicílio não ultrapassa três vezes o salário mínimo e mais de 30% dessa renda é gasta exclusivamente com aluguel. O referencial teórico integra aspectos da dinâmica de formação familiar e das políticas habitacionais, com ênfase na propriedade da casa. Metodologicamente, empregam-se análises específicas, incluindo taxas de chefia, para avaliar os processos e desafios dessa configuração domiciliar. As evidências mostram maior incidência de ônus excessivo com o aluguel urbano em domicílios unipessoais, ao menos em dois períodos críticos: homens no início da vida laboral e mulheres em fases posteriores da vida. Esse perfil de domicílio cresceu mais rapidamente entre 2017 e 2022. Conclui-se que é fundamental desenvolver estratégias específicas para apoiar os indivíduos mais pobres que vivem sozinhos, exigindo políticas habitacionais mais precisas e eficazes.

Atualmente, essas demandas estão ausentes das principais políticas de habitação do Brasil, que ainda não enfrentam desafios históricos persistentes, mesmo diante do surgimento de novas questões.

Palavras-chave: Unipessoal. Habitação acessível. Políticas públicas.

Resumen

Hogares unipersonales y carga excesiva del alquiler urbano: un análisis de las políticas habitacionales en Brasil

Este artículo examina por qué, en Brasil, a pesar de la inversión sustancial en crédito subsidiado—especialmente dirigido a familias de bajos ingresos para adquirir vivienda propia—ha habido un aumento persistente y significativo de hogares que enfrentan cargas excesivas de alquiler urbano, sobre todo entre los hogares unipersonales más pobres. Se clasifica que un hogar sufre una carga excesiva de alquiler cuando su ingreso total no supera tres veces el salario mínimo y más del 30 % de ese ingreso se destina únicamente al pago del alquiler. El marco teórico de este estudio integra aspectos de la dinámica de formación familiar y las políticas de vivienda, con especial atención a la adquisición de la vivienda propia. Metodológicamente, empleamos análisis específicos, incluidas las tasas de jefatura y otros indicadores, para evaluar los procesos y desafíos asociados a esta configuración familiar. La evidencia muestra una mayor incidencia de esta carga entre hogares unipersonales, al menos en dos períodos críticos: los hombres al inicio de su vida laboral y las mujeres en etapas posteriores. Este tipo de hogares creció con más rapidez en el periodo analizado (2017-2022). Concluimos que es fundamental desarrollar estrategias dirigidas a apoyar a las personas más pobres que viven solas, lo que exige enfoques de política más precisos y adaptados para ofrecer soluciones habitacionales efectivas. Actualmente, estas consideraciones están ausentes en las principales políticas de vivienda de Brasil. En muchos aspectos, la política habitacional del país aún no aborda desafíos persistentes y arraigados históricamente, incluso cuando siguen surgiendo nuevas problemáticas.

Palabras clave: Unipersonal. Vivienda asequible. Políticas públicas.

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