

COMPARATIVE REPORT

A global assessment of
perceived tenure security
from 140 countries

July 2020



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Executive summary

We know that every day, people around the world are being evicted from their homes and pushed off their land. An even higher number of people live in fear that, sometime soon, they may be forced out. The global pandemic has added additional pressure while making the need for a stable place to live all the more urgent.

Having to worry about leaving your home or land is detrimental to the wellbeing and livelihoods of individuals and households forced to contend with the insecurity. It is also detrimental to society as well as the economy as a whole. Without confidence that rights will be protected, people will shy away from making productive and sustainable investments in their land, homes, and businesses. Improving the security of property rights also has a significant positive effect on wellbeing, stimulating improvements in quality of life.

In 2015, land and property rights were recognized as an important pathway for reducing poverty and empowering women when they were placed at the heart of the Sustainable Development Goals (SDGs).

Despite the recognition of how important secure land and property rights are to global development, we have not had a reliable picture of where and how they are lacking. Until now. Between 2018 and 2020, Prindex, a joint initiative of the Overseas Development Institute (ODI) and Global Land Alliance (GLA), carried out a nationally representative survey of adults in 140 countries. The result is that, for the first time, a global dataset that quantifies land and property insecurity and allows comparability between countries is now available.

The findings are sobering. Nearly **1 billion people** around the world consider it likely or very likely that they will be evicted from their land or property in the next five years. This represents nearly 1 in 5 adults in the 140 countries surveyed.¹ Within certain countries and regions, and among certain groups, insecurity is even higher.

There are, however, many people around the world working to address land and property insecurity and pushing for change. This report aims to provide policymakers, researchers and practitioners working on the issue with information that can help. It points

readers towards factors – whether they are spatial, social and economic – that are associated with land and property insecurity and to the reasons that underpin it.

Insecurity is a global problem. Rates of perceived insecurity are lowest in Europe and Central Asia (12%), North America (14%) and East Asia and the Pacific (15%), and highest in sub-Saharan Africa (26%), and the Middle East and North Africa (28%). Rates in Latin America and the Caribbean (21%) lie in between these two poles.

When interpreting these averages, regional population matters. East Asia and Pacific, with 275 million people, and South Asia, with 269 million people, jointly account for around 56% of global population and are together home to 57% of those who perceive their property rights to be insecure. Policy interventions targeting these regions could have a high development impact and facilitate progress toward achieving SDG 1.4.2 and other global development goals.

Not all countries conform to the average within each region and may also need to be the focus of policy interventions to strengthen land and property rights. We need to learn more about countries where people appear to be particularly vulnerable, such as Turkey (31%) in Europe and Central Asia; Guatemala (33%) in Latin America and the Caribbean; Iran (42%) in the Middle East and North Africa; Burkina Faso (44%) in sub-Saharan Africa; and the Philippines in East Asia and the Pacific, where nearly half of the adult population (48%) feel insecure. Conversely, there may be positive lessons to learn from Rwanda, whose population enjoys high levels of confidence in the security of their land and property rights, with just 8% feeling insecure.

¹ The global unweighted average is 20% while the global weighted average is 19%. We therefore refer to “nearly one in five” throughout the paper.

Even within these countries, insecurity may differ across different parts of the country or between groups and further deep-dive studies will be needed to understand these dynamics. Four groups, however, stand out as being particularly vulnerable:

1. **Women in sub-Saharan Africa.** Nearly one in two (48%) women in sub-Saharan Africa feel insecure about their land and property rights when faced with the prospect of widowhood or divorce.
2. **Urban dwellers in sub-Saharan Africa and the Philippines.** People living in cities experience higher levels of insecurity than those living in rural areas (18% vs. 16%). The difference between levels of insecurity among urban and rural respondents is widest in sub-Saharan Africa (27% vs. 22%). Insecurity among urban citizens is also a major driver of insecurity in many Southeast Asian countries, including the Philippines (49% vs. 44%).
3. **Young people,** especially those with basic levels of education or low incomes in high-income countries. Overall, 24% of young people aged 18-25 felt insecure compared to just 11% of people aged above 65.
4. **Renters, especially in the Middle East.** A higher proportion of renters feel insecure than owners (34% vs. 9%) across all regions. Nearly half of renters in the Middle East and North Africa (45%) feel insecure about their property rights.

Targeting these groups could facilitate progress towards achieving the SDGs, especially those of ending poverty, achieving gender equality, and empowering women. Housing and land are often the only significant asset that people, especially women, can use to improve material wellbeing and livelihoods. This will likely require, however, widespread use of an expanded set of policy tools than those that currently predominate in application. Globally, 49% of the adult population classify themselves as owners, 15% as renters, and 29% as users of property belonging to other family members. Interventions that go beyond just improving ownership rights to target the 51% that are not owners are needed. Training programs, awareness raising campaigns and community-led initiatives about how to exercise and protect property rights, resolve conflicts and prevent evictions for renters and users, as well as owners, are examples of such an expanded range of policies.

The ability to identify the most vulnerable groups across geographic regions may also be of value for targeting assistance aimed at mitigating the impacts of negative shocks, such as COVID-19. This will be a significant focus of ongoing country-level, regional and thematic data collection efforts before the global survey is repeated in 2022. The current Prindex survey – for which data collection was completed immediately before the global outbreak of the virus in March 2020 – serves as a baseline. It will show how quickly perceptions of insecurity are changing in different countries and establish an evidence base to compare how different institutional settings influence the impact of negative shocks. It will also permit examination of the effects of differing policy responses and individual coping strategies of men and women.

The Prindex initiative welcomes multiple stakeholders to use this unique dataset to inform local actions to address the causes of insecure land and property rights and identify what policies and additional research are needed at the regional, national and subnational levels to strengthen tenure security.

Change requires current, widely comparable, robust data. The Prindex initiative will continue to build on this innovative global dataset with regional engagements and partnerships, and an ongoing commitment to work with governments, civil society and researchers in different countries to better understand the actions required to strengthen perceived tenure security around the world.



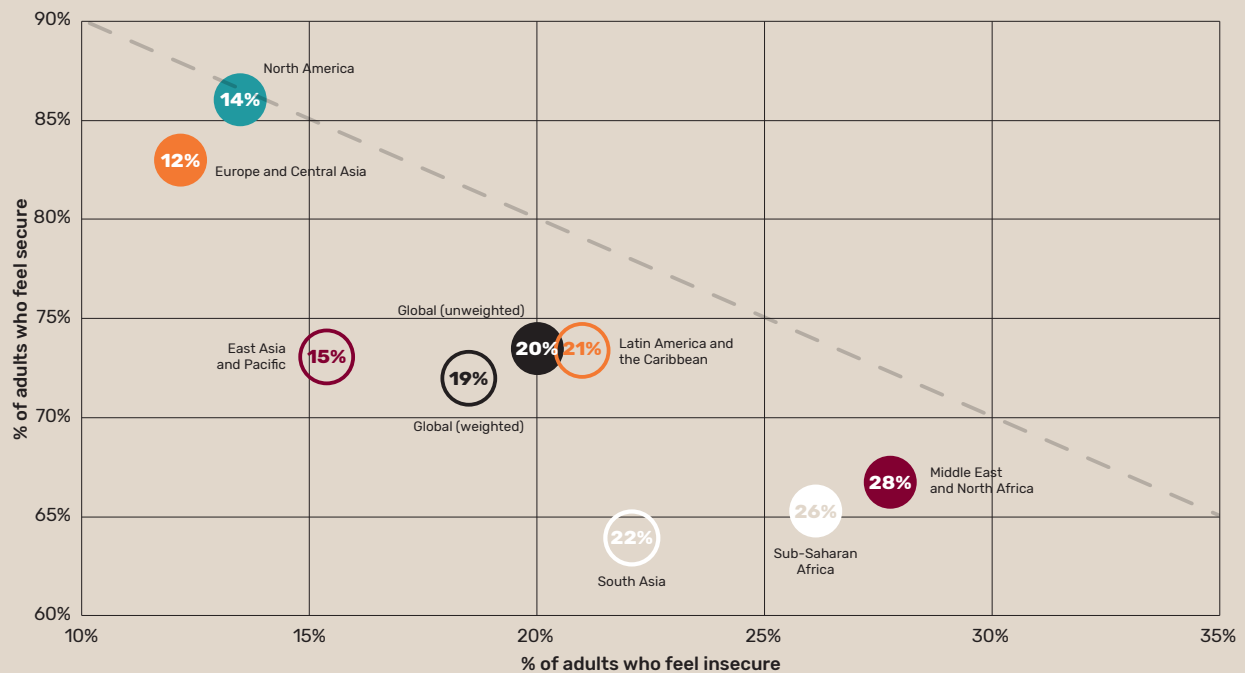
1. INTRODUCTION

This paper is the culmination of over five years of work to develop and apply the methodology for measuring tenure security for land and property around the globe—Prindex. We now have the first ever comparable assessment of perceived tenure security that is truly global, with data from more than 140 countries, representing 96% of the world's adult (18+) population, equivalent to 5.2 billion citizens. This latest round of data collection therefore presents the clearest, most definitive picture of how secure people around the world feel about their homes and property. The availability of solid, comparative data creates the launch pad for deepening and intensifying processes of tenure policy review and reform. Using this baseline, we can track progress on efforts to ensure all citizens feel secure about their property rights, as well as the wider goals of eliminating poverty and inequality and achieving sustainable economic growth.

1.1 Key findings

- Around the world, nearly **1 in 5 adults** feel insecure about their land or property rights. This represents nearly **1 billion people** who consider it likely or very likely that they will lose rights to their home or land against their will in the next five years. **Over half** of the world's insecure people live in Asia (South Asia; and East Asia and the Pacific).
- **Levels of perceived insecurity vary by region.** While the greatest number of people who are insecure live South Asia (22% of people), sub-Saharan Africa (26%) and the Middle East and North Africa (28%) each have higher proportions of insecurity. Rates are lowest in Europe and Central Asia (12%), North America (14%), East Asia and the Pacific (15%), and close to the global average in Latin America and the Caribbean (21%) (**FIGURE 1**).
- **Significant country outliers exist within these regions.** Despite being in a region with high levels of insecurity, Rwanda has some of the world's lowest (8%). Nepal (12%), Israel (13%) and Paraguay (13%) are positive outliers within South Asia, the Middle East and North Africa, and Latin America and the Caribbean, respectively. Negative outliers include Turkey (31%) in Europe and Central Asia, Guatemala (33%) in Latin America and the Caribbean, Iran (42%) in the Middle East and North Africa, Burkina Faso (44%) in sub-Saharan Africa, and the Philippines in East Asia and the Pacific, where nearly half of the adult population (48%) feel insecure.
- **Insecurity is strongly influenced by tenure arrangements.** Owners experience the lowest levels of insecurity globally (9%), with average rates of just 5% in Europe and Central Asia. A higher proportion of renters feel insecure (34%) than owners, a pattern repeated across all regions with the exception of North America, where a similarly high proportion of people in family-owned properties feel insecure. Nearly half of those renting in the Middle East and North Africa (45%) feel insecure (see **CASE STUDY I**). Rates of insecurity among people who live in family-owned property (20%) are close to the global average for all tenure arrangements, although regional exceptions exist as the example of North America demonstrates.
- **People living in cities experience higher levels of insecurity than those living in rural areas (18% vs. 16%).** The difference between levels of insecurity among urban and rural respondents is widest in sub-Saharan Africa (27% vs. 22%). Urban dweller also a major source of insecurity in many Southeast Asian countries, including the Philippines (49%), Malaysia (33%) and Indonesia (27%) (see **CASE STUDY II**).
- **The possession of formal land and property rights documentation tends to be associated with greater confidence of perceived tenure security** compared to owners and renters who have no formal documentation at all (80% vs. 63%). However, this relationship is comparatively weak in sub-Saharan Africa, where proportions of insecurity are similar between those with formal documents (70%)

FIGURE 1: % OF ADULTS WHO FEEL INSECURE* (X-AXIS, NUMBER IN MARKERS) AND SECURE* (Y-AXIS) BY REGION**



*Note: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, i.e. if the respondent feels insecure about at least one property or plot of land, they are considered insecure. This differs from another measure that captures people who are insecure about their main property; **regional averages weighted by country population; the % of adults who are secure and insecure do not add up to 100% (dotted line) because the figures take into consideration non-responses (people who do not know how to or refused to answer the question).*

Source: Prindex (2020)

and those without (65%). This may lend further evidence to the 'Africa Effect' (Lawry *et al.*, 2014: 9). (CASE STUDY III).

- **Nearly half of all women in sub-Saharan Africa (48%) feel insecure about their land and property rights when faced with the prospect of widowhood or divorce.** A higher share of men (19%) cited external sources of insecurity, such as the risk of being evicted by governments or private companies, than women (15%).
- **Tenure insecurity is strongly linked to age.** Overall, 24% of young people aged 18–25 felt insecure compared to just 11% of people aged over 65.
- **Tenure insecurity is associated with economic factors** in regions that are highly developed, such as North America, Europe, Australasia and parts of Asia. There is a sharp difference between rates of insecurity among people on a comfortable income and those having to get by on less. Lack of money or other financial resources also tends to be cited by people in these regions as a reason for insecurity.

- **Perceived tenure insecurity is closely correlated with other economic, human development, and governance indicators,** including gross domestic product (GDP), World Governance Indicators (WGI), the Multidimensional Poverty Index, and the Human Development Index. There is a particularly strong correlation between tenure insecurity and the Corruption Perceptions Index (CPI).

1.2 Why property rights matter

When people are uncertain about their land and property rights, they may struggle to plan for their future and make investments to improve the quality of their housing and the productivity of their land. Fear of being evicted or having land appropriated may lead people to spend unnecessary time and effort guarding it, taking time and resources away from activities that are socially or economically beneficial, such as childcare and waged work. People may also stay when it is unsafe to do so, exposing them to violent conflict. Together, these problems exacerbate socio-economic inequalities and hinder sustainable economic growth (see e.g. Besley, 1995).

We know that tenure insecurity is a problem. Yet we don't know enough about who is affected, where, how or why. People are exposed to different kinds of threats to their land and property rights, including internal threats from within the family and the community, and external threats from neighbouring communities, private companies, and governments. Some of these threats are immediate, others may simmer away for longer periods of time, prompting different reactions to the problem.



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The issue is complex. A lack of global, comparative data has prevented us from fully understanding the scale of tenure insecurity and learning how best to tackle it. It has also prevented the issue of property rights from receiving the visibility and attention it deserves at the local, national and international level. The “Property Rights Index” (Prindex) – a joint initiative by the Overseas Development Institute (ODI) and Global Land Alliance (GLA) – quantifies this problem and provides the first ever global assessment of people’s perceptions of their land and property rights. Understanding perceptions of tenure security is critical for three reasons:

1. Perceptions influence behaviour. How a person feels about the security of their tenure affects the decisions they make, and those decisions have social, economic, and environmental consequences. If a farmer fears that her land will be seized before the coming harvest, for example, she is less likely to invest in improvements that make her and her community’s land more productive for years to come.
2. Collecting perceptions data allows us to compare tenure security across diverse land governance systems. In some countries, a legal title might be a powerful source of security, while in others traditional systems of property rights may be more meaningful than legal documentation. Measuring public perceptions makes it possible to compare across such diverse systems.
3. Measuring perceptions allows us to identify people and groups whose rights may be protected by national or customary law, but who are unable to exercise those rights. Various factors – from the effectiveness of formal institutions, such as the police or the judiciary, to personal reasons such as the inability to participate in household decision-making processes – may lead to a mismatch between rights and the ability to practice them.

Prindex provides the data that governments, businesses, civil society and donors can publicly access and use to understand the problem. This enables us to tailor interventions to the needs of the most vulnerable and marginalised populations. It also allows land policy reforms, such as tenure regularization, property rights protection and public awareness campaigns, to be monitored and their effectiveness assessed (see e.g. Broegaard, 2005).

1.3 Methodology

Prindex data is collected through interviews with a nationally representative sample of people 18 years or older. In line with efforts to build a comparable data ecosystem for tracking progress in the land sector, we assess perceived tenure security using the question:

In the next five years, how likely or unlikely is it that you could lose the right to use this property, or part of this property, against your will?

Through these interviews, we also collect data on a range of demographic and socioeconomic characteristics of respondents, and on land-related variables that may influence perceived tenure security, such as documentation and ownership status. To add further depth to the data, we also assess the possible impacts that the hypothetical scenarios of divorce and losing a spouse may have on perceived tenure security.

Prindex methodology has been tested and adapted using careful background research, in consultation with leading academics in the field, and through several pilot surveys conducted in the last five years. This has involved the review of different questions and their wording, how they are positioned in the survey, and how responses are scaled and categorised. At the heart of the methodological approach is the aim to capture a fully representative and comparable assessment of individual perceptions rather than the household-level only. Interviewing randomly selected individuals enables women and young people's voices to be part of the land rights conversation, not just the heads of households who are most likely to hold official titles. More detail on how the methodology achieves this is provided in the box below and under the methodology section of the Prindex website.

BOX 1: A BRIEF NOTE ON METHODOLOGY

There are few surveys of perceived tenure security that consider the rights of individuals within households. Most consider only the household head, which can ignore the use or access rights held by a majority of the world's women living in dual-adult households. Unlike other comparable datasets, Prindex data is collected for a country-representative sample of individuals aged 18 years or over by selecting adult household members *randomly*, rather than treating the household as unitary and represented by the household head. In line with the needs of SDGs 1.4.2 and 5.a.1, this allows us to assess the perceived tenure rights of owners, renters and importantly, women in informal tenure arrangements. The survey also included several other questions to help identify individual-, household- and property-characteristics associated with perceived security. These include tenure classification, age, marital status, income, household size, levels of educational attainment, urbanicity and whether land is attached to the property or not.

While being careful not to assert causality, we can assess the relationship between the possession of formal documentation – such as titles – and their perceived tenure security using the data. Respondents were asked if they had any documents that demonstrate their right to live in the current dwelling, as well as formal documents to any other property. Country-specific lists of documents were read out to interviewees, which were then categorised into formal and informal evidence of tenure based on whether they would be recognised in courts. Examples of such documents include ownership titles, sales contracts or rental agreements registered by courts, notaries, municipalities or state registrars. We can use this data to investigate the relationship between formal, *de jure* property rights and perceived security of land or property rights.

Prindex is unique in that it offers an internationally comparative measure of perceived tenure security using a consistent set of survey instruments across countries. Questionnaires were localised to ensure that they could be understood unambiguously. In this report, we have chosen to present results using descriptive cross-tabulations, as they are easy to denote graphically and lend themselves to clear and interpretable infographics. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at the 90% confidence level. However, the descriptive statistics are in no way an attempt to prove causation.

The data is free to download, use (for non-commercial purposes) and analyse on www.prindex.net/data. However, users should be cautious when analysing data from subjective, perception-based surveys. More information on methodology, sampling strategy and FAQs can be found under the following link: www.prindex.net/data/methodology.

2. Insecurity across regions and countries

Countries where perceived tenure insecurity is above the global average (20%) are highlighted in continuously darker shares of orange in **FIGURE 2**. This reveals parts of the world in which levels are comparatively high at 30% or above, such as parts of sub-Saharan Africa, the Middle East, North Africa, Southeast Asia, Latin America, and the Caribbean. Regions that are predominantly shaded in purple, including North America, Europe, Central Asia, and East Asia, are characterised by relatively low rates of insecurity of 10% or below.

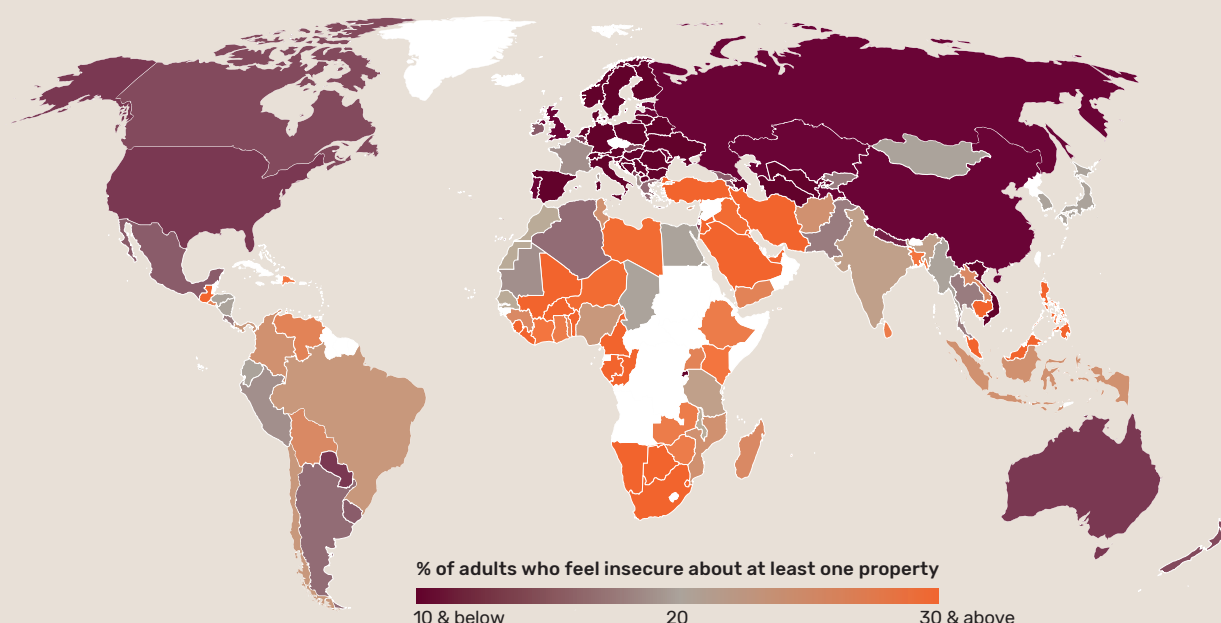
Taken together, the figures show that nearly **one in five** adults feel insecure about their land and property. Rates of insecurity are lowest in Europe and Central Asia (12%), North America (14%), and East Asia and the Pacific (15%). They are highest in sub-Saharan Africa (26%) and the Middle East and North Africa (28%). The rates in South Asia (22%) and Latin America and the Caribbean (21%) are close to the global unweighted average of 20% (see **FIGURE 1** in Section 1).

The results of 140 nationally representative surveys provide information on 96% of the world's adults (18+

years of age), roughly 5.2 billion people. Weighted by population, the total number of adults who feel insecure about their land or property rights is **959 million people**. Over half of the people who feel insecure are located in just two regions: East Asia and the Pacific (275 million) and South Asia (269 million) (**FIGURE 3**). However, this is mostly due these regions are very populous, rather than disproportionately insecure.

Regional-level analysis hides important country outliers. Rwanda, located in a high-insecurity region, has some of the lowest levels of insecurity in the world, with just 8% of people feeling insecure. **FIGURE 4** plots countries (smaller markers) by level of security (y-axis) and insecurity (x-axis), together with weighted regional averages (larger markers). Countries towards the top-left of the figure are those with lower levels of insecurity, including many European and Central Asian countries, as well as Singapore in East Asia and the Pacific, and Rwanda in sub-Saharan Africa. Markers on the bottom right display countries – mostly located in sub-Saharan Africa, East Asia and the Pacific, or the

FIGURE 2: GLOBAL LEVELS OF PERCEIVED TENURE INSECURITY* BY COUNTRY



Source: Prindex (2020).

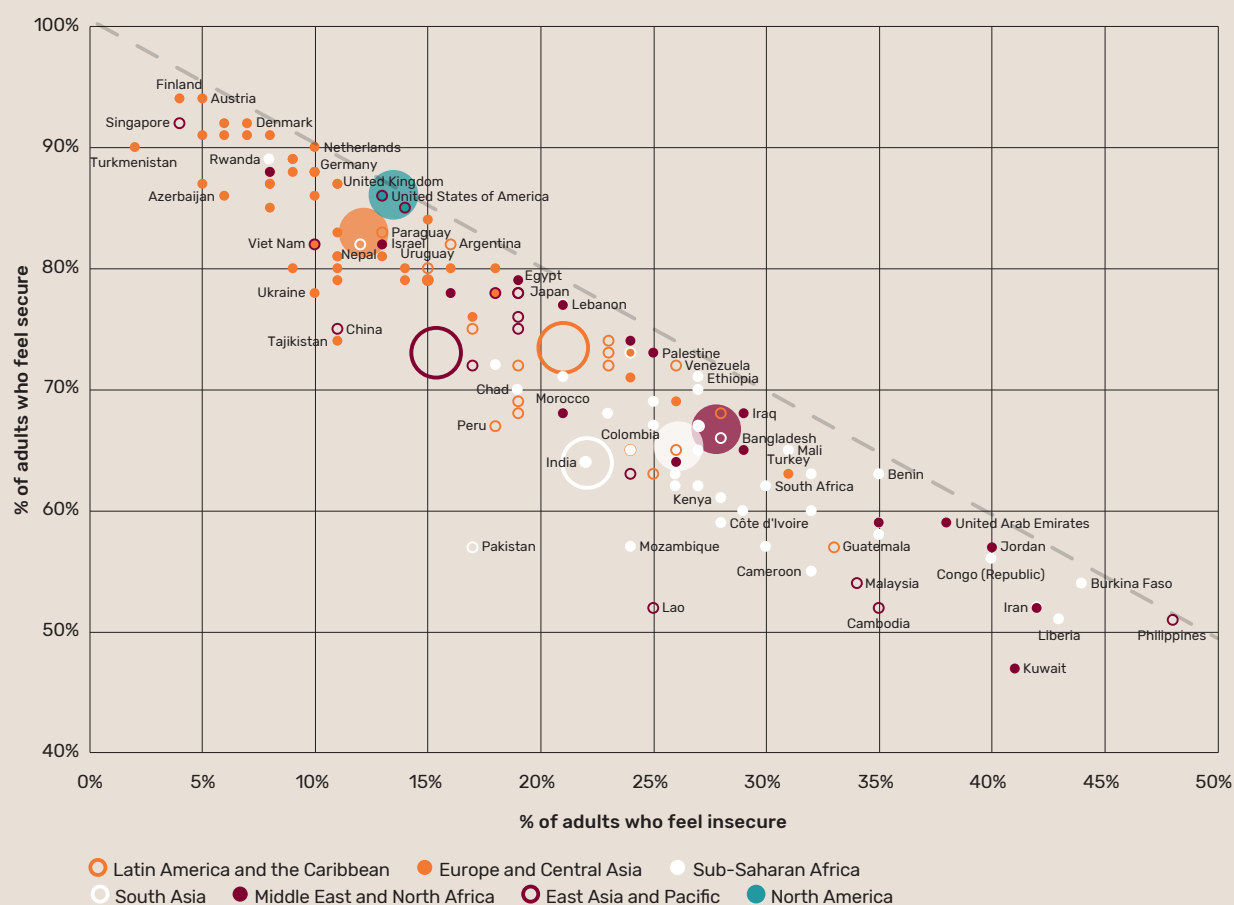
Notes: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

FIGURE 3: POPULATION AFFECTED BY INSECURITY (MILLIONS)



Source: Prindex (2020)

FIGURE 4: % OF ADULTS WHO FEEL INSECURE* (X-AXIS) AND SECURE* (Y-AXIS) BY COUNTRY AND REGION**



Note: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property; **regional averages weighted by country population and displayed in large markers; the % of adults who are secure and insecure do not add up to 100% (dotted line) because the figures take into consideration non-responses (people who do not know how to or refused to answer the question).

Source: Prindex (2020)

Middle East and North Africa – with extremely high levels of insecurity. The vertical distance from the dashed line demonstrate the share of non-responses to questions about perceived tenure security and can be interpreted as a quality of the country level estimates.

Other positive country outliers exist within their respective regions. These include Turkmenistan (2%) and Finland (4%) in Europe and Central Asia; Viet Nam (10%) in East Asia and the Pacific; Nepal (12%) in South Asia; Israel (13%) in the Middle East and North Africa; as well as Paraguay (13%) in Latin America and the Caribbean. Multiple factors can contribute to a sense of security in these countries, ranging from economic prosperity, well-functioning land governance and administrative institutions, and low population density corresponding to lower pressure on land and property resources. Further deep-dive studies are necessary determine why people feel so secure in these countries and what we can learn from them.

Positive outliers are, of course, accompanied by negative ones. Some of these include:

- Turkey (31%) in Europe and Central Asia;
- Guatemala (33%) in Latin America and the Caribbean;
- Kuwait (41%) and Iran (42%) in the Middle East and North Africa;
- Burkina Faso (44%) and Liberia (43%) in sub-Saharan Africa;
- Malaysia (34%) and Cambodia (35%) in East Asia and the Pacific, as well as
- The Philippines, where nearly half the adult population (48%) feel insecure about their land and property rights.

These countries all suffer from disproportionately high rates of insecurity for their respective regions. Yet the drivers of their insecurity are likely to vary. Violence and conflict could account for the extreme levels in parts of Burkina Faso, while poor urban planning and scarcity of land could be responsible for a heightened sense of insecurity in the Philippines and Malaysia. In others still, such as the United Arab Emirates, Peru and Australia, large segments of the population may feel excluded and discriminated against, leading to poor economic outcomes and insecure living arrangements. Some of these factors are examined in further detail in the subsequent sections. Yet these are just preliminary investigations: we invite multiple stakeholders to use this independent data to inform their thinking and help identify people and groups most vulnerable to insecurity. A full list of country-level results can be viewed on the Prindex website (www.prindex.net/data) and in Annex I.

A number of factors can explain differences among countries and regions. We have grouped these into two categories analysed in Sections 3 and 4 of this report:

BOX 2: MEASURING PERCEIVED TENURE INSECURITY

Throughout the report, we primarily refer to findings of perceived tenure *insecurity* in our data, as this calls attention to the problem. However, our measure actually contains three data points:

1. Insecurity = people who consider it 'somewhat likely' or 'very likely' that they could lose the right to use their land and property against their will in the next five years.
2. Security = people who consider it 'unlikely' or 'very unlikely.'
3. People who did not know or declined to answer the question.

We do not categorise people as being secure or insecure who declined to answer the question or did not know how to. Testing in India, Colombia and Tanzania revealed that this group could be categorised as one or the other (see [2017 Methodological Report](#) for further details). Reasons for non-responses are variable and can be biased towards insecurity (e.g. volatile circumstances), security (not wanting to rule out a very slight level of likelihood), or none at all (e.g. fate or issues with respondent comprehension).

Either way, because we include this third category in our calculation, the reported levels of insecurity should be interpreted as a lower bound, whereas 100% minus the reported security is treated as an upper bound of perceived insecurity in a given country. For example, while Turkmenistan has the lowest reported level of insecurity in the world (2%), the upper bound of insecurity in this country is 10% due to the high number of non-responses. Finland actually has a higher level of security (94%) since insecurity ranges from 4% to 6%. Likewise, the Middle East and North Africa is the region with the highest levels of insecurity (28%), but insecurity could potentially be as high as 33%.

1. **Type of tenure, spatial factors, and property characteristics.** The most important determinant of insecurity is the tenure type of an individual. Renters experience higher levels of insecurity than owners and people who stay in family-owned property. Other relevant factors include urbanicity (whether somebody lives in an urban or rural location) and the possession of formal land or property rights documentation. We consider these in Section 3.
2. **Socio-demographic or socio-economic factors.** Insecurity is linked to several social, economic and demographic characteristics, including age, gender, education or income. These are discussed in Section 4.

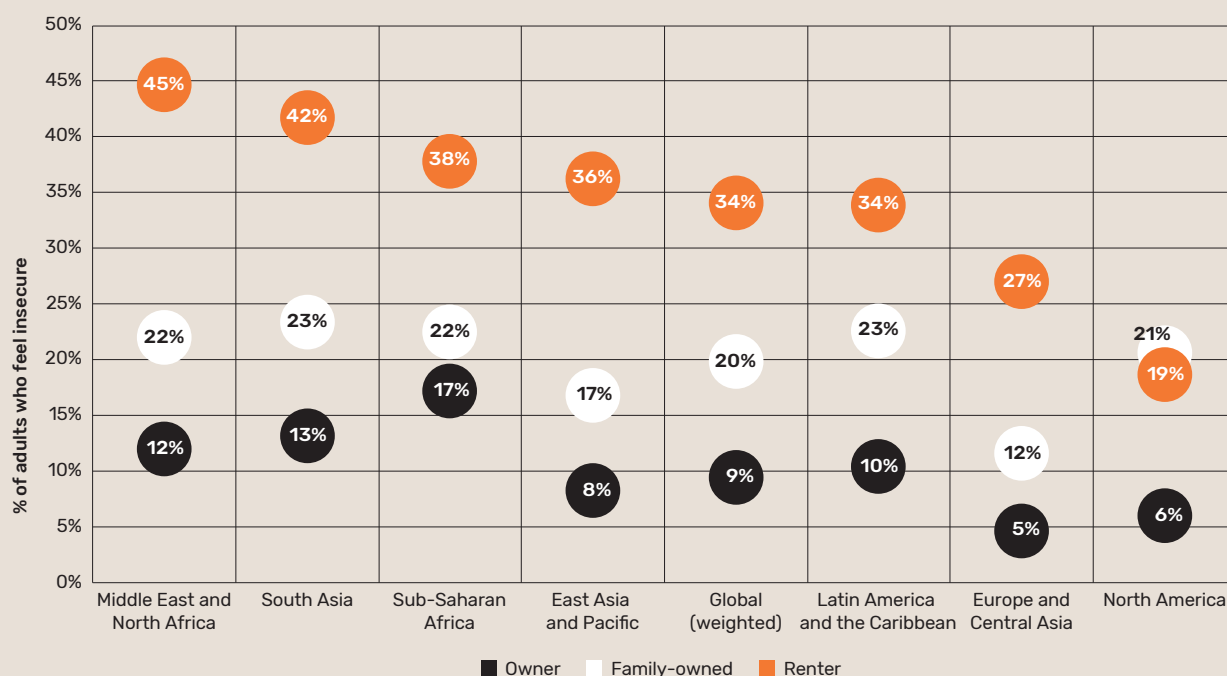
3. Insecurity across types of tenure, spatial factors and property characteristics

3.1 Tenure type

The most important determinant of insecurity is a person's tenure type. **FIGURE 5** shows that renters experience the highest rates of insecurity in all regions except for North America, where renters (19%) and people living in family-owned properties (21%) exhibit similar levels of insecurity. Just 5% of owners in Europe and Central Asia feel insecure, compared to 27% of renters in the region. Respondents living in properties owned by their family experience levels of tenure insecurity similar to the global average of one in five, ranging between 12% in Europe and Central Asia, and 23% in Latin America and the Caribbean.

Nearly half of renters (45%) feel insecure about their tenure in the Middle East and North Africa. Some Middle Eastern countries have large rental markets, which is less common in North Africa, meaning that tenure insecurity among renters is a powerful driver for overall rates of insecurity. In Kuwait over 70% of respondents are renters and nearly 50% of them feel insecure. We explore this group of respondents in greater detail in **CASE STUDY I**.

FIGURE 5: % OF ADULTS WHO FEEL INSECURE* BY TENURE TYPE AND REGION**



*Note: *Perceived tenure insecurity as measured for the main property that a respondent has rights to access or use, i.e. if a person feels secure about their main home or property, but insecure about any other plot of land or property, they are considered secure. This differs from the main measure, but we use it where, as in this case, the data point refers to a characteristic that is relevant to the main property; **regional averages weighted by country population.*

Source: Prindex (2020)

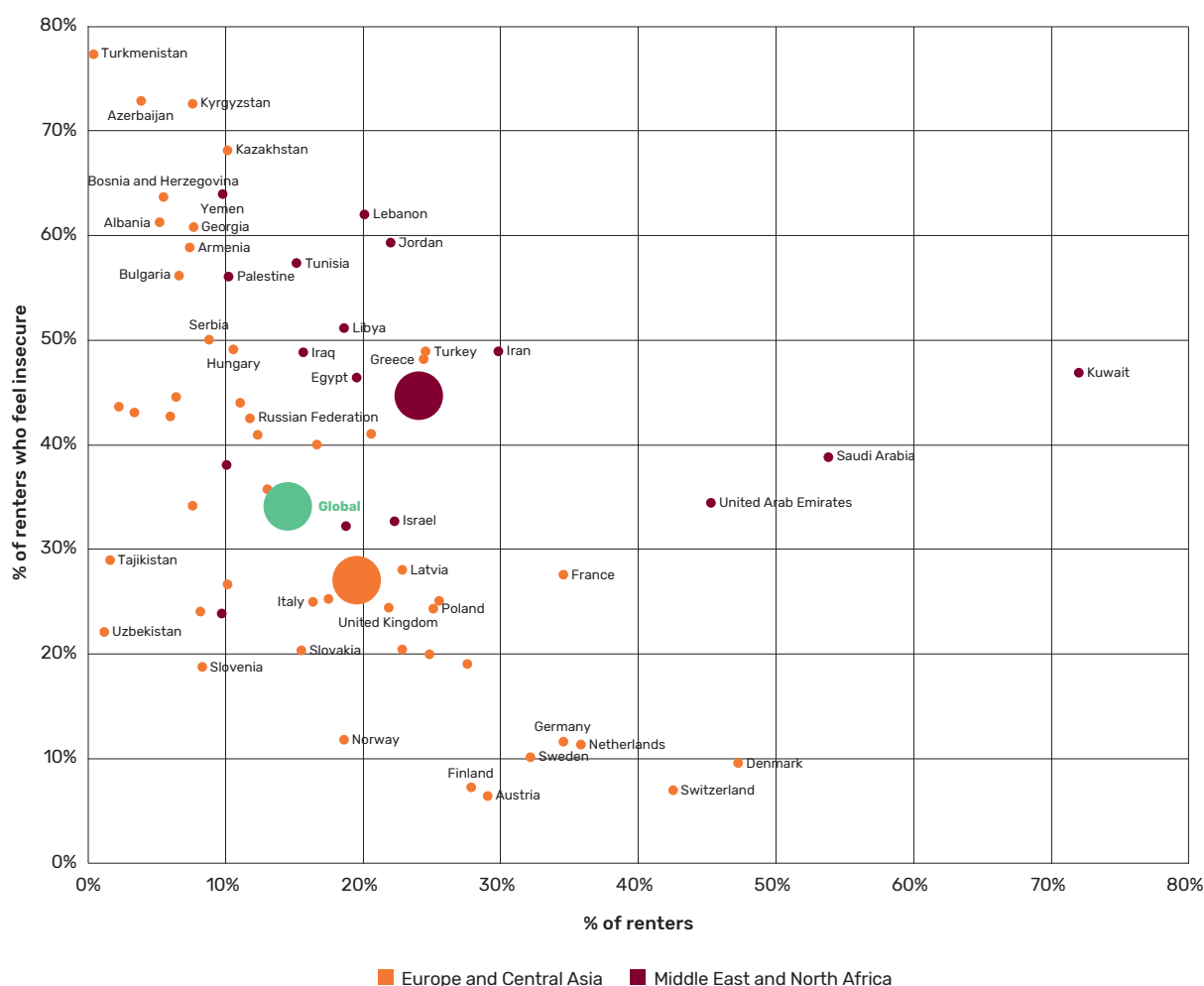
CASE STUDY I: RENTERS IN THE MIDDLE EAST AND IN CENTRAL ASIA

Rates of insecurity are extremely high for renters in the Middle East, who are predominantly male, single and live in housing that has no land attached to it. The group acts as an enormous driver of insecurity in some countries, especially those with well-developed rental markets, such as Kuwait, Saudi Arabia or the United Arab Emirates. In these countries, up to 72% of all respondents reported living in individually or jointly rented accommodation (FIGURE 6).

The Middle East, and especially Gulf states, employ the highest proportion of migrant workers in the world. Up to 12 million foreign workers live in Saudi Arabia, a country of 20 million people. Although the Gulf States offer attractive employment opportunities to many workers, especially from South Asia, they often live in tightly packed labour camps. The recent pandemic has not only exposed these workers to job losses, but to the virus itself, as social distancing is difficult to observe. In Kuwait, the UAE and Bahrain, official figures suggest that nearly all cases have been among foreigners, many of whom live in labour camps.

Another group of nations in which renters feel extremely insecure is easy to miss, as they live in a region with relatively low levels of insecurity. More than half of renters located in many Central Asian countries, including Kazakhstan or Georgia, feel insecure. However, this has less of an impact on overall levels of tenure insecurity because rental markets are comparatively small. This means that sample sizes are corresponding small, calling for caution when interpreting these results. A further deep-dive study will be required to confirm whether these results are statistically and practically relevant, and if so, why renters in Central Asia feel vulnerable.

FIGURE 6: % OF RENTERS (X-AXIS) VERSUS % OF RENTERS WHO FEEL INSECURE (Y-AXIS) IN THE MIDDLE EAST, NORTH AFRICA, EUROPE AND CENTRAL ASIA



Source: Prindex (2020).

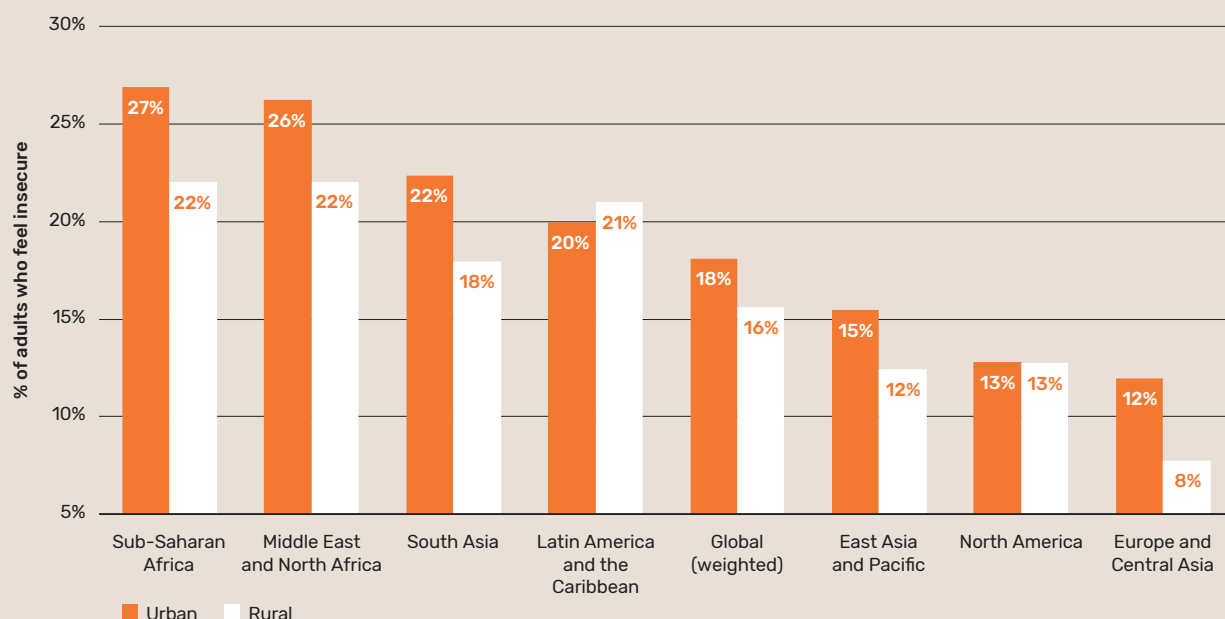
3.2 Urban and rural dwellers

In most regions, people living in towns and cities are more likely to feel insecure than those living in rural areas (**FIGURE 7**). The data suggest that tenure insecurity is particularly high in towns and cities located on the African continent and in the Middle East, where over a quarter of urban dwellers feel insecure about their tenure. There are also large differences between levels of insecurity in urban and rural areas in East Asia and the Pacific (15% vs 12%) and South Asia (22% vs 18%). The Americas are a notable exception: in both North and Latin America, insecurity is as high or higher in rural areas as it is in urban ones.

With African countries urbanizing rapidly, more than a billion people are predicted to be living in African cities and towns by 2050 (Lall et al., 2017). This will intensify pressures on urban land, potentially exacerbating tenure insecurity. Prindex data suggests that 43% of insecure urban dwellers in sub-Saharan Africa are worried that they will be asked to leave by the owner or renter of the property. Nearly 30% cite lack of money or other resources as a reason for feeling insecure.

While the difference between urban and rural dwellers in East Asia is narrower, it includes a country with the highest proportion of urban dwellers reporting tenure insecurity – the Philippines – which we discuss in **CASE STUDY II**.

FIGURE 7: INSECURITY IN URBAN AND RURAL AREAS



Notes: Perceived tenure insecurity as measured for the main property that a respondent has rights to access or use; regional averages weighted by country population.

Source: Prindex (2020)

CASE STUDY II: INSECURITY IN CITIES IN THE PHILIPPINES AND SUB-SAHARAN AFRICA

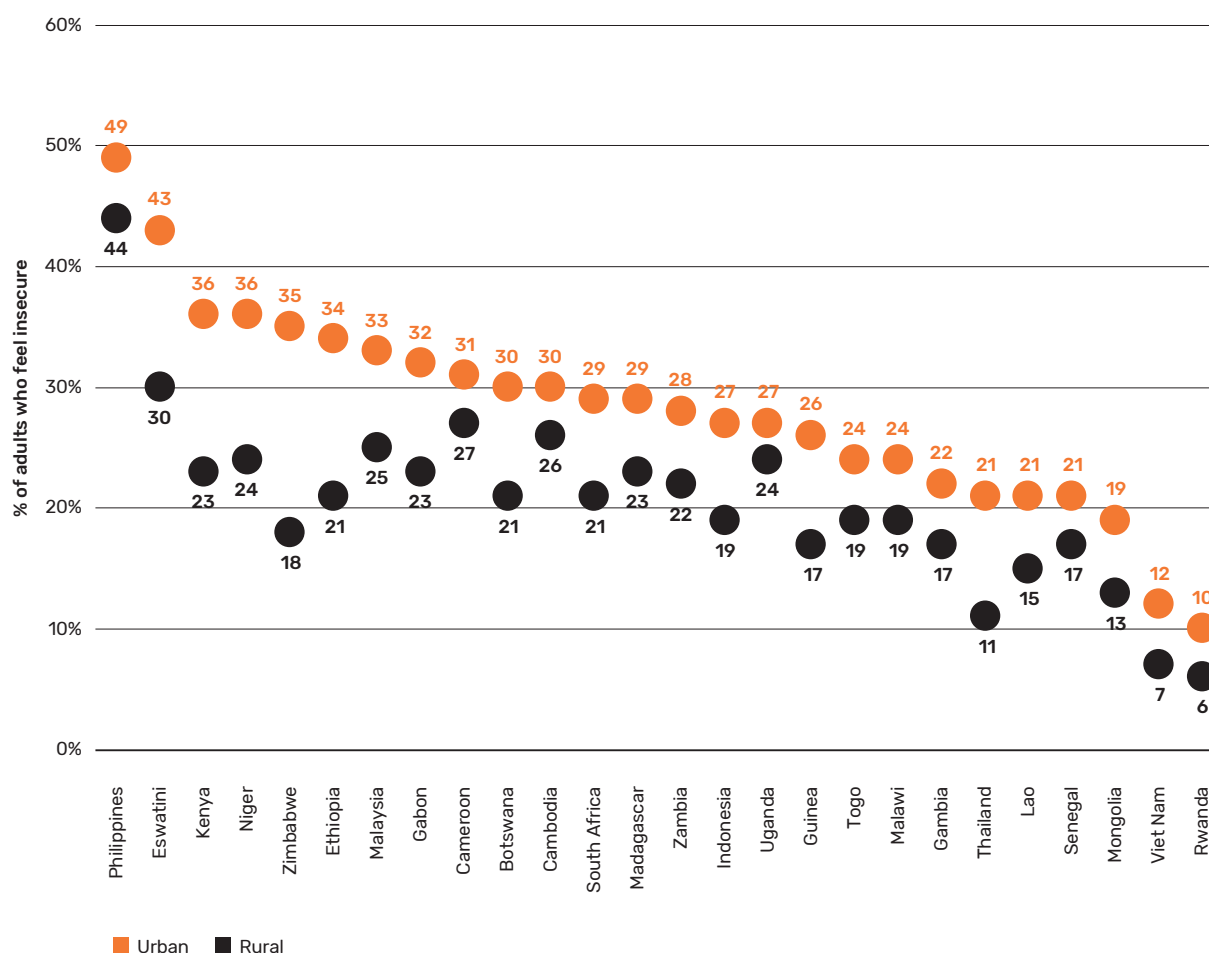
As of 2020, the Philippines is projected to have nearly 49 million people living in towns and cities, rising to over 59 million by 2030; [over half of these will live in Mega-Manila](#), an area that covers five provinces centring around Metro Manila. [About 20 million](#) of the Philippines' urban population live in slums. Many lack adequate access to water, housing, sanitation, education, health, and employment.

Of the adult respondents living in towns and cities in the Philippines, 49% report themselves as tenure insecure. This is equivalent to 24 million people who expect, along with their children, to be forced off their land and out of their property over the next five years. This figure could rise to nearly 30 million if current rates of tenure insecurity persist.

Unless this changes, these people could struggle to plan for the future or have a stable base for finding employment. Risk of eviction can loom large, with [those living in informal settlements being relocated to new locations by the government](#).

A similar situation can be observed in many sub-Saharan African countries, including Eswatini, Kenya, Niger, Zimbabwe or Ethiopia. In all these countries, rates of tenure insecurity in urban locations are noticeably higher than they are in rural ones (**FIGURE 8**). Housing, infrastructure and other capital investments are consistently failing to keep pace with rapid urbanisation in sub-Saharan Africa. Without sufficient planning, this can lead to 'downsides of density' (Ades and Glaeser, 1995), notably the further expansion of informal settlements.

FIGURE 8: % OF ADULTS WHO FEEL INSECURE LIVING IN URBAN (ORANGE) AND RURAL LOCATIONS (BLACK) IN SELECTED COUNTRIES IN SUB-SAHARAN AFRICA, EAST ASIA AND THE PACIFIC



Notes: Perceived tenure insecurity as measured for the main property that a respondent has rights to access or use.

Source: Prindex (2020).

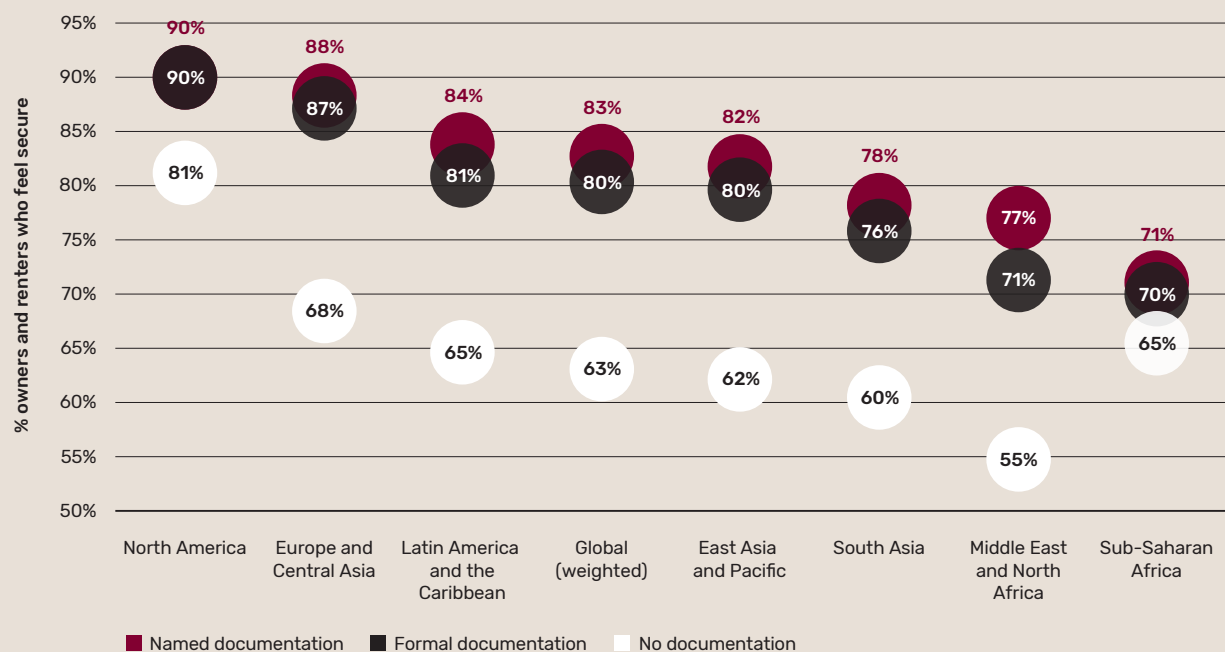
3.3 Formal documentation

Figure 9 shows the relationship between perceived tenure security (rather than insecurity) and the possession of formal documents that are recognized in courts as formal evidence for land and property rights. Where those legal rights are effectively regulated and enforced, we would expect possessing such documents would increase the confidence that those rights will be upheld. The figure displays the rate of security among owners and renters who say they have formal documentation (orange), those who say they are named on documentation (purple), and those who have no documentation at all (grey).^{2,3}

The data shows that the share of people with formal documents who feel secure is considerably higher than those without formal documents. The difference between the two groups is roughly 20 percentage points in most regions. Sub-Saharan Africa stands out

as the only region where those with formal documents experience relatively similar levels of security to those who without formal documents. With rates of 70% and 65%, respectively, the percentage point difference in the level of security between both owners and renters with and without formal documents is just five. In existing literature on the effects, outcomes, and impacts of formalising property rights, this has been dubbed the 'Africa Effect' (Lawry *et al.*, 2014: 9; see **CASE STUDY III**).

FIGURE 9: % OF OWNERS AND RENTERS WHO FEEL SECURE* BY REGION AND WHETHER THEY HAVE FORMAL DOCUMENTATION, NAMED DOCUMENTATION OR NO DOCUMENTATION**



Note: *Perceived tenure security as measured for the main property that a respondent has rights to access or use;
 **regional averages weighted by country population.

Source: Prindex (2020)

2 We excluded other types of tenure from this analysis because they are typically not associated with formalization or documentation. E.g. staying in family-owned property.

3 Note that the survey did not distinguish between people who said they were named on formal and informal documents. As a result, this category refers to named documentation (both formal and informal).

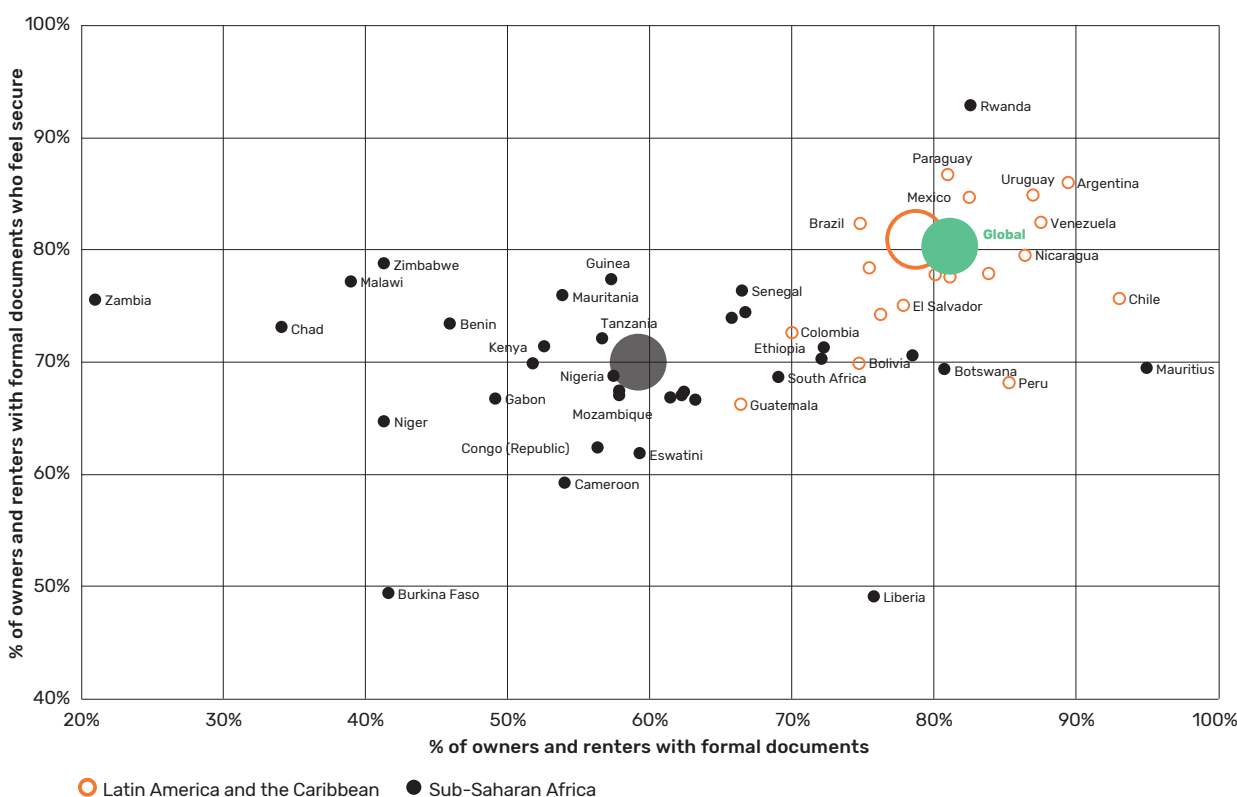
CASE STUDY III: THE 'AFRICA EFFECT'?

The publication of Hernando de Soto's seminal book *The Mystery of Capital* in 2000 reignited debate about the economics of land tenure regularization and titling. Many see formal land rights as key to economic growth, agricultural production, food security, natural resource management, reducing gender-related inequalities, conflict management and other positive development processes. However, the causal linkages of these impacts are often poorly documented. Measuring perceived tenure security, among other factors, is seen as a vital stepping stone for evaluating the effectiveness of such regularisation programmes.

A systematic review by Lawry *et al.* (2014; 2017) found that there is some evidence to show that tenure formalisation can foster productivity and increase farm incomes, and that these benefits operate in part through increased perceptions of tenure security. However, the authors draw attention to significant productivity gains in Latin American and Asian contexts, but comparatively weak effects in African cases. They dub this the 'Africa Effect' and outline three theories for the absence of effect: a) existing customary tenure arrangements in parts of sub-Saharan Africa already provide relatively high levels of tenure security; b) low levels of wealth and resources constrain the ability of African farming households to translate tenure recognition into commercial activity; and c) tenure recognition reforms in the African context are not coupled with investments in complementary 'public capital' that are needed for formal documentation to be used to full effect (see also English *et al.*, 2019).

Although the descriptive analysis of the Prindex dataset does not infer a causal relationship between formalisation and perceived tenure security, there is a noticeable difference in the relationship between these two variables in sub-Saharan Africa compared to other regions, such as Latin America and the Caribbean (where de Soto based his argument). Plotting the share of owners and renters who feel secure against the rate of formalisation reveals this (FIGURE 10). With few exceptions (e.g. Rwanda), shares of both are considerably lower in the African context, especially in Burkina Faso and Liberia.

FIGURE 10: % OF OWNERS AND RENTERS WITH FORMAL DOCUMENTATION (X-AXIS) VERSUS % OF OWNERS AND RENTERS WHO FEEL SECURE* (Y-AXIS) IN SUB-SAHARAN AFRICA, LATIN AMERICA AND THE CARIBBEAN



Notes: *Perceived tenure security as measured for the main property that a respondent has rights to access or use; regional averages weighted by country population.

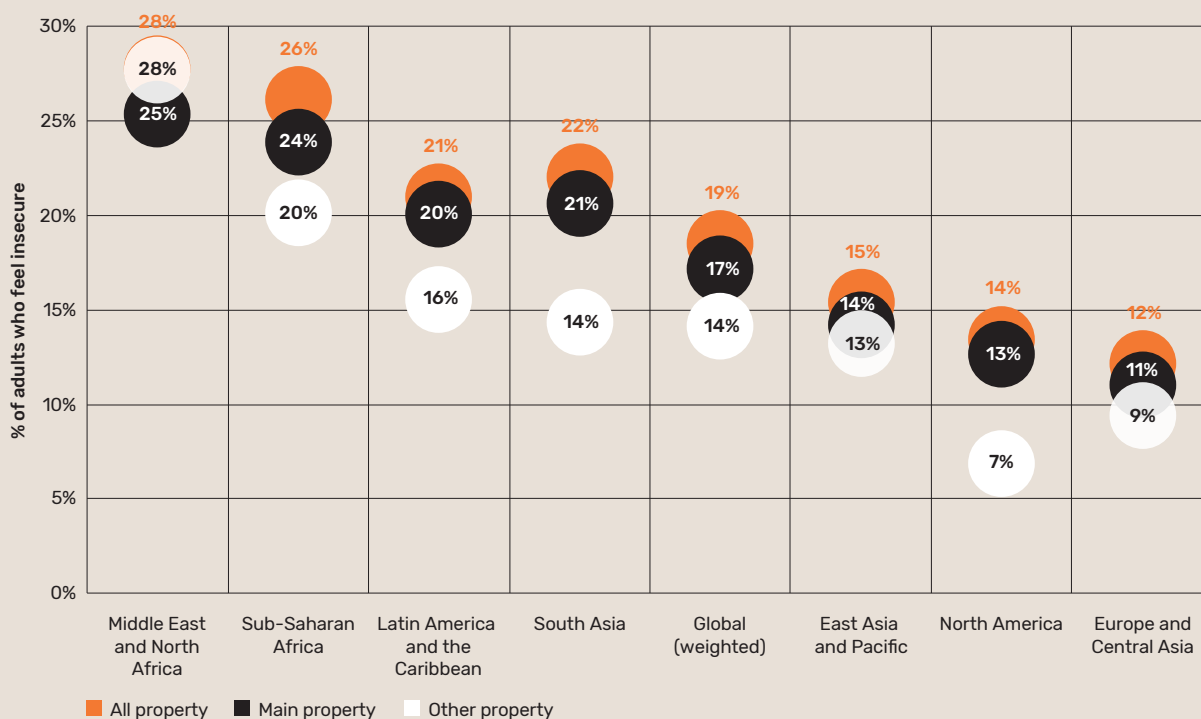
Source: Prindex (2020).

3.4 Main property and other properties

All respondents were asked how insecure they felt about their main property (housing) as well as any other properties or plots of land that are not attached to their main property but that they have access or use rights to. Nearly one in five adults (19%) around the world said they had another detached plot of land or property. Although it could be assumed that people are more likely to feel insecure about land or property that is detached from their homes – for example, because they are not physically there to guard it at all times – the data suggests otherwise. **FIGURE 11** indicates that, globally, rates of insecurity are higher for the main home (17%) than they are for any other plots of land or property (14%). In North America just 7% of people with additional properties felt insecure about them, compared to 13% of people who felt insecure about their main property. Together, this means 14% of people feel insecure about at least one of their properties.

The Middle East and North Africa as well as East Asia and the Pacific are exceptions. In these regions, people are just as likely or more likely to feel insecure about additional properties than their main property. Further in-depth and regional analysis will be required to understand the drivers of insecurity for additional properties in these regions, but Prindex data suggest that people with other properties are primarily located in rural areas (21%) rather than urban ones (17%). This is especially true for the Middle East and North Africa, where the shares are 25% and 14%, respectively. People with additional properties or plots of land are also more likely to cite the risk of expropriation by companies (19%) and governments (13%) than those without additional land or property (12% and 7%, respectively).⁴ In more economically developed regions, such as Europe and North America, possession of, or access to, an additional property could simply be a proxy for wealth and therefore associated with lower rates of insecurity.

FIGURE 11: % OF ADULT BY REGION* WHO FEEL INSECURE ABOUT THEIR LAND AND PROPERTY, DISAGGREGATED BY MAIN PROPERTY AND ANY OTHER LAND OR PROPERTY



Note: *Regional averages weighted by country population.

Source: Prindex (2020)

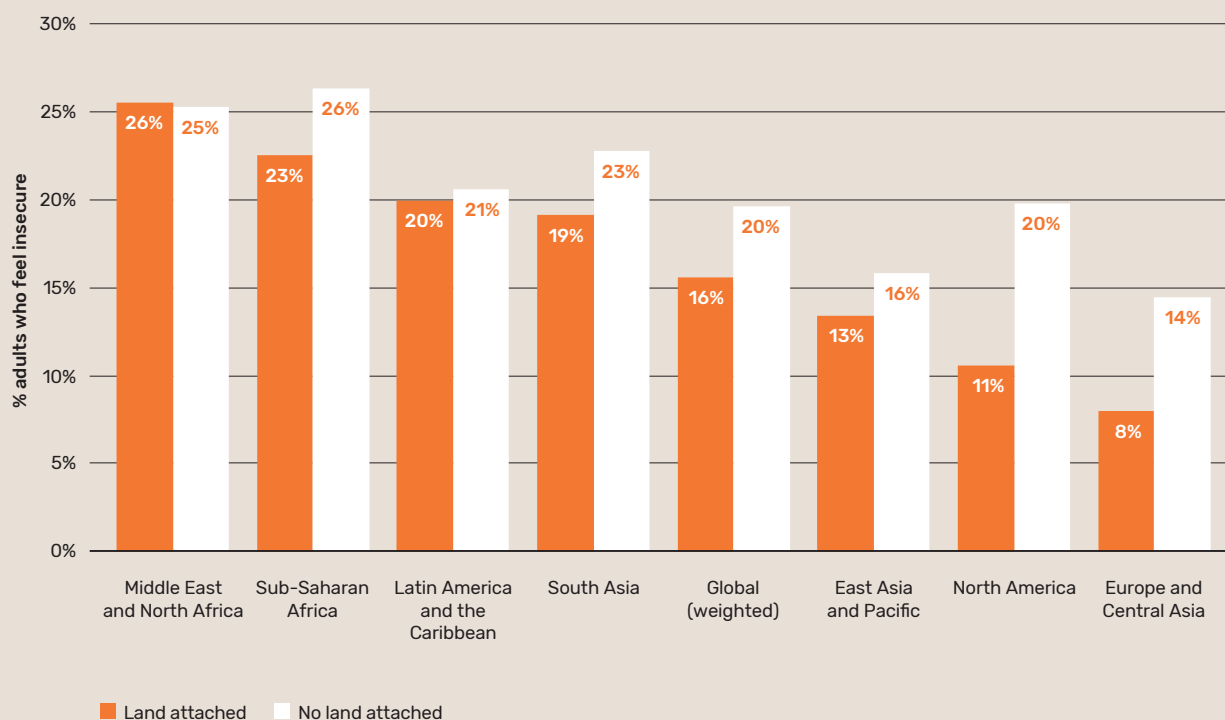
4 People with additional land or property are also more likely to cite family disagreements (27%) or the death of a household member (20%) than those without (20% and 15%, respectively). Note that the reason given for feeling insecure applies to the main property, not necessarily a specific plot.

3.5 Land attached

For people with just one main property, one of the main reasons why levels of insecurity are high is that they are more likely to reside in rental accommodation (see Section 3.1). Although rental accommodation can encompass many different kinds of properties, including detached or semi-detached housing with gardens, the data shows that people whose main property has no land attached to it experience higher levels of insecurity.

FIGURE 12 shows this to be the case in regions such as sub-Saharan Africa, South Asia, North America, and Europe and Central Asia. The disparity is greatest in North America, where 20% of respondents with no land attached to their property feel insecure, compared to 11% of those with land attached. Many of these properties are rental condominiums or apartments, often located in densely populated towns and cities. For example, in North America, 90% of people with no land attached to their property live in urban areas. Among respondents in North America who have no land attached to their property and who feel insecure, 60% cited lack of money or other resources as a reason for feeling insecure.

FIGURE 12: % OF ADULTS WHO FEEL INSECURE* ABOUT THEIR MAIN PROPERTY AND REGION DEPENDING ON WHETHER LAND IS ATTACHED OR NOT**



Notes: *Perceived tenure security as measured for the main property that a respondent has rights to access or use;
 **regional averages weighted by country population.

Source: Prindex (2020)

4. Insecurity by socio-demographic group

4.1 Gender

Women typically face greater restrictions to owning or possessing formal rights to land. The Prindex data show that, with few exceptions, rates of ownership are lower for women than for men, especially in certain regions. In the Middle East and North Africa, for instance, barely 20% women consider themselves owners of the property they are staying in, compared to nearly 40% of men. Women are also less likely to have formal property rights documentation: just 58% of female respondents reported being named on such documents, compared to 72% of men.

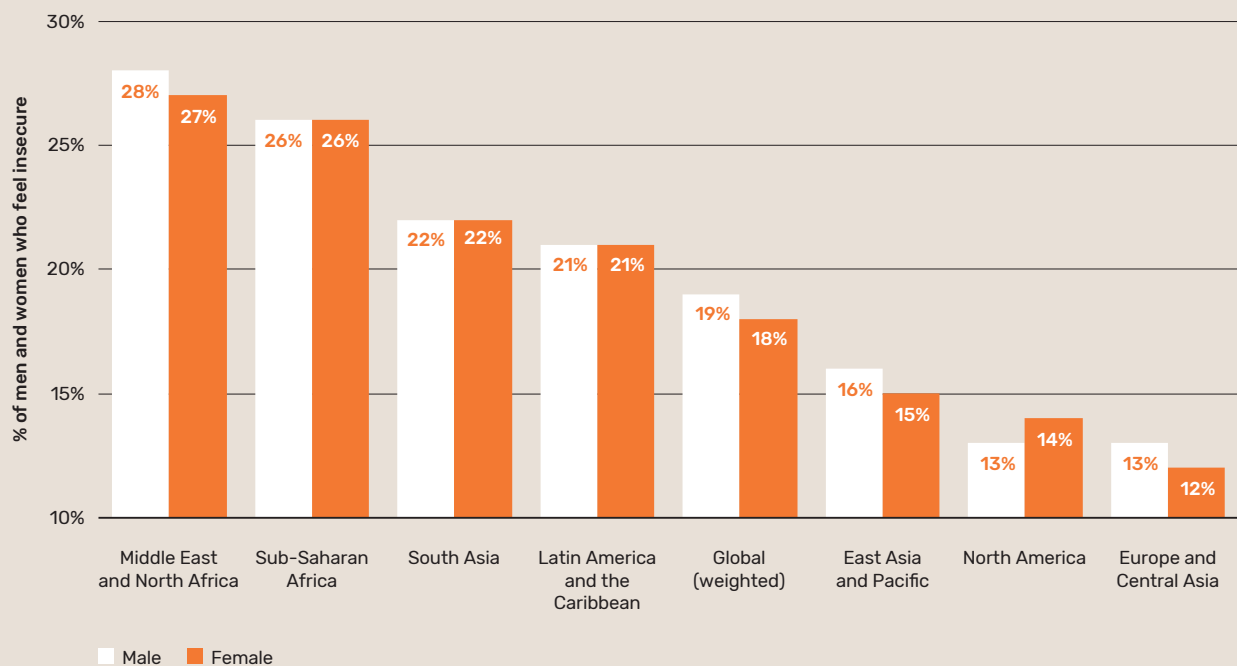
However, beyond a relatively small number of country- or regional-level studies, less is known about men and women's feelings of tenure insecurity. The data shows that overall levels of perceived insecurity do not significantly vary by gender when considering men and

women's assessment of the probability of losing access to their land and property (i.e. the likelihood of eviction) (FIGURE 13).

However, some very significant differences between men and women's feelings of insecurity are revealed by digging deeper into the data.

1. Firstly, there are large gender differences at the country-level, for instance between men and women in:
 - a. South Asia: Afghanistan (20% of men vs. 29% of women) and Pakistan (21% of men vs. 13% of women)
 - b. Europe and Central Asia: Kyrgyzstan (13% vs. 20%) and Belarus (13% vs. 7%)

FIGURE 13: % OF MEN AND WOMEN WHO FEEL INSECURE* BY REGION



Notes: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

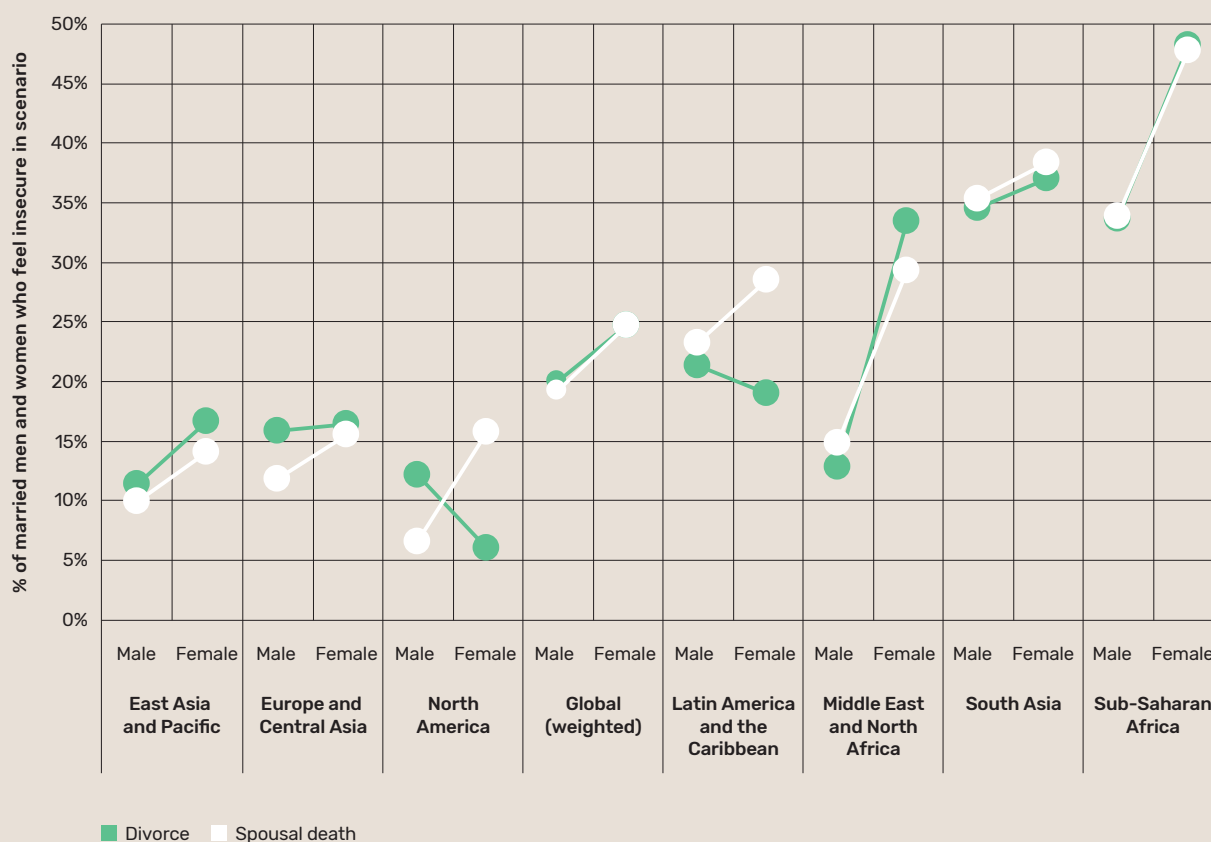
Source: Prindex (2020)

- c. Middle East and North Africa: Egypt (14% vs. 23%) and the United Arab Emirates (42% vs. 28%)
 - d. Sub-Saharan Africa: Benin (31% vs. 38%) and South Africa (32% vs. 28%)
 - e. Latin America and the Caribbean: Peru (16% vs. 21%) and Costa Rica (21% vs. 13%)
 - f. East Asia and Pacific: Australia (10% vs. 15%) and Cambodia (39% vs. 31%)
2. Second, gender differences emerge when people are asked whether they are worried about losing their land or property under specific circumstances. In the event of a divorce or spousal death, one in four married women (25%) around the world said they were worried or very worried about losing their land and property in such a case. For married men, the equivalent figure is around one in five (see **FIGURE 14**). These differences are extreme in certain geographies, especially the Middle East and North Africa, where a percentage point difference of 21 and 14 exists between men and women's rates of insecurity in divorce and spousal death scenarios.

3. Third, men are more likely to cite external sources of insecurity (19%), such as the threat of being evicted by governments or private companies, than women are (15%). Women, in turn, are more likely to point to internal sources of insecurity, especially from other members of the family during asset-division in the event of divorce or spousal death (see above).

Gendered patterns also exist along several other dimensions, e.g. education, age, marital status and location. More information on these results and a discussion of ways to tackle gender-related tenure insecurity can be found in the 2020 Prindex Gender Report.

FIGURE 14: % OF MARRIED MEN AND WOMEN WHO ARE WORRIED ABOUT LOSING THEIR PROPERTY RIGHTS IN THE EVENT OF DIVORCE OR SPOUSAL DEATH, BY REGION*



Note: *Regional averages weighted by country population.

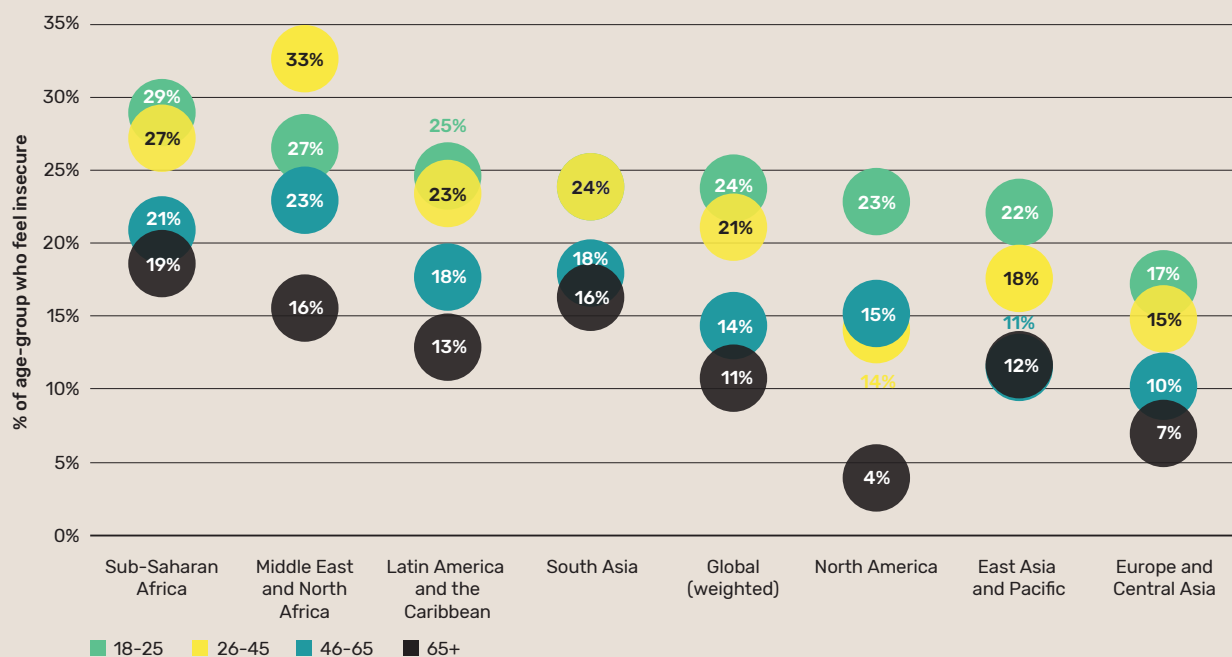
Source: Prindex (2020)

4.2 Age and education

Linked with other spatial and socioeconomic factors such as low income and lower levels of education, age is strongly associated with perceived tenure insecurity. Young people are more likely to live in rental accommodation or suffer from financial hardship, meaning that their levels of insecurity are considerably higher than those of older generations. For instance, one in four young North Americans aged 18-25 feel insecure (23%) compared to just 4% of North American people aged 65 or above (FIGURE 15). Of the reasons given, young people are more likely to cite disagreements with family or relatives for feeling insecure (25%) than 65+ year-olds (19%). However, in North America over 63% of young people cite financial sources of insecurity.⁵

The respondent's level of educational attainment has a relatively weak relationship with perceived tenure insecurity. Although rates of insecurity are lower among people with a tertiary level of education (15%) than they are for respondents with an elementary or secondary level (19%), the difference is negligible in most regions apart from North America.⁶

FIGURE 15: % OF PEOPLE IN EACH AGE-GROUP AND REGION* WHO FEEL INSECURE**



*Note: *Regional averages weighted by country population; **Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.*

Source: Prindex (2020)

⁵ Compared to 45% of 65+ year-olds who feel insecure. However, this number is based on a very small sample size.

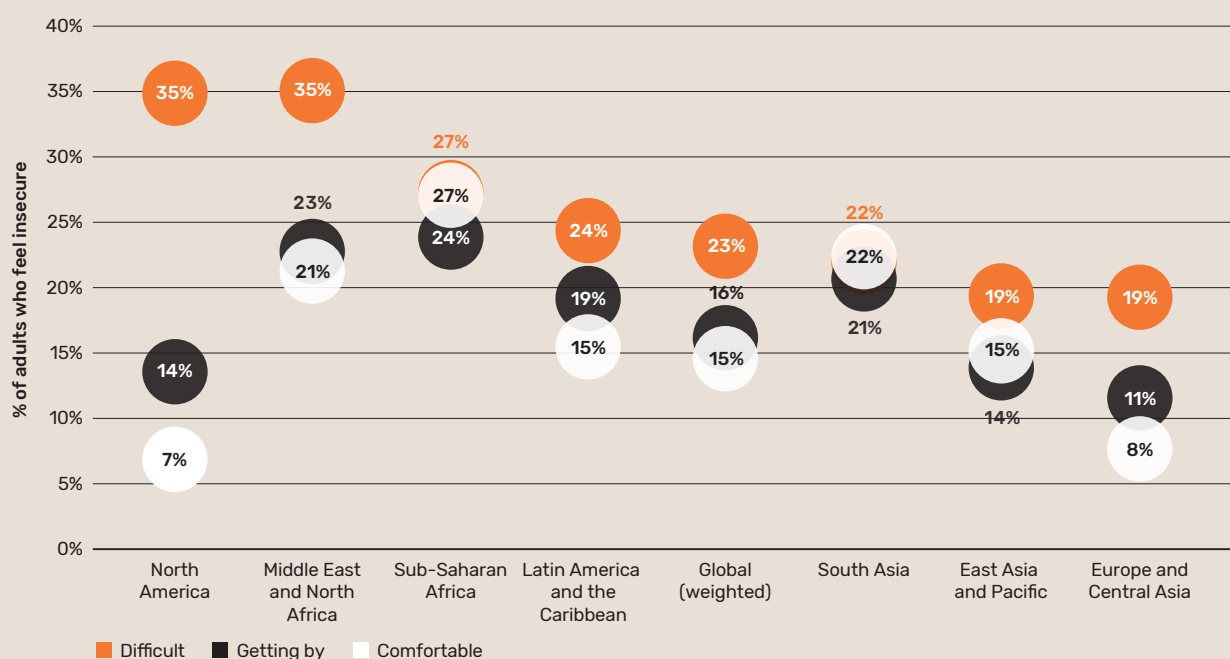
⁶ However, the sample size of people with just an elementary level of education in North America is extremely small.

4.3 Income adequacy

Self-reported adequacy of income is a powerful determinant of perceived tenure security in the world's two most economically developed regions, Europe and North America, as well as the Middle East and North Africa. For instance, 35% of North American adults who considered it difficult to get by on their present income reported feeling insecure about their land and property, compared to just 7% who said they felt comfortable (FIGURE 16). When asked why, 70% cited financial reasons, as did 54% of the equivalent group in Europe and Central Asia. While this may sound obvious, financial reasons are not often cited among self-perceived poor people in other regions, such as East Asia and Pacific (27%), Latin America and the Caribbean (30%) or sub-Saharan Africa (25%).

The importance of income in affecting perceived tenure insecurity in regions with higher per capita income levels may be linked to the ways of acquiring land and property in those regions: through private purchase rather than inheritance.⁷

FIGURE 16: % OF ADULTS WHO FEEL INSECURE* BY INCOME GROUP AND REGION**



*Note: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property; **regional averages weighted by country population.*

Source: Prindex (2020)

7 The 2018/19 round of the Prindex survey asked owners in 31 countries about their method of acquisition in 31 countries. This showed that respondents in sub-Saharan Africa or East Asia and the Pacific were more likely to have acquired their land or property through inheritance. For example, 54% of owners in Malawi inherited land and property through their families, compared to 13% in the United Kingdom. By contrast, 69% of owners in the United Kingdom bought their property privately compared to 18% in Malawi, and 7% in Ghana.

5. Correlation to other indicators

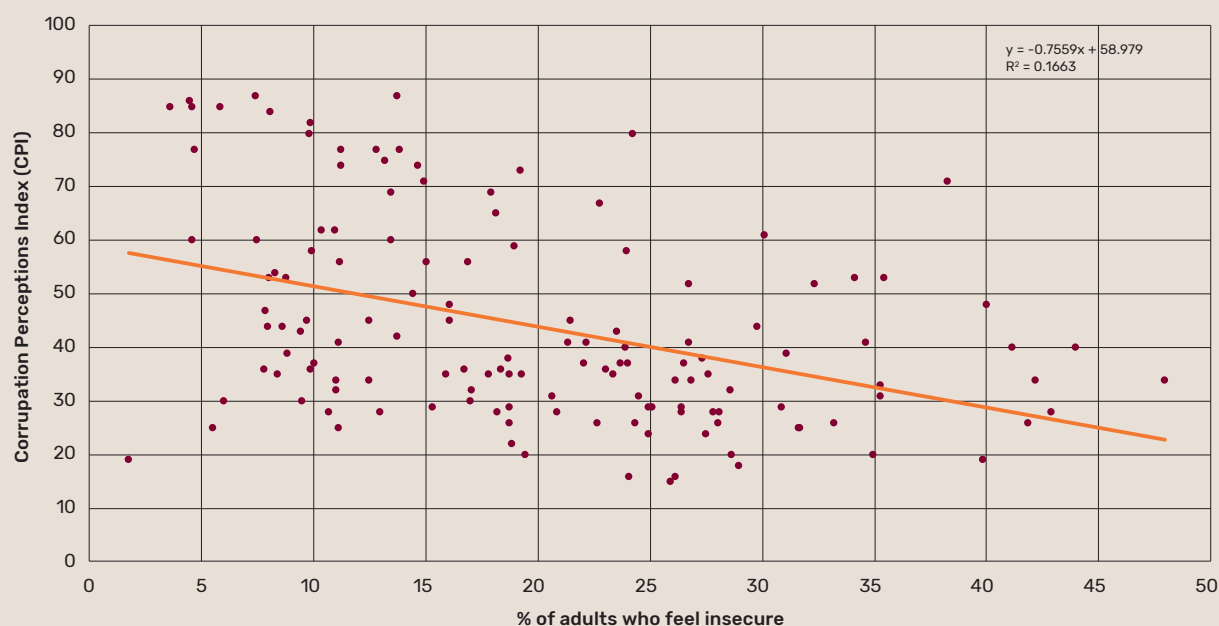
Prindex data are strongly correlated with a number of other global indicators, including but not limited to:

1. Economic development, such as GDP. Wealthier countries tend to have lower rates of insecurity.
2. Human development, such as UNDP's Human Development Index and their Multi-dimensional Poverty Index. Countries towards the higher end of human development and lower end of poverty tend to have lower rates of insecurity.
3. Governance, such as the World Governance Indicators, 'Rule of Law,' and 'Government Effectiveness' Indices. Countries characterized by stronger rule of law and those with greater government effectiveness are also more likely to experience lower levels of insecurity.

One of the strongest correlations exists between Prindex data and Transparency International's Corruption Perceptions Index (CPI) (**FIGURE 17**). The lower the CPI index, the more corrupt a country's public sector is perceived to be by experts and business executives. Correspondingly, countries with a low CPI are also those where rates of tenure insecurity tend to be the highest. The link between perceived tenure insecurity and corruption highlights the need to ensure trust in political systems, especially those linked to land governance and administration.

Figures illustrating these correlations are presented in Annex III.

FIGURE 17: % OF ADULTS WHO FEEL INSECURE* (X-AXIS) AGAINST THE CORRUPTION PERCEPTION INDEX (Y-AXIS)



*Note: *Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.*

Source: Transparency International & Prindex (2020)

6. Conclusions and policy recommendations

The Prindex initiative is the first dataset to permit a global assessment and cross-country comparison of the security of property rights across different institutional and cultural settings. It establishes this comparability through an individual self-assessment of tenure security and application of a consistent methodology for data collection across 140 countries, representing 96% of the global adult population.

The data reveal that 19% of the adult population – nearly one in five adults – is concerned about losing their rights to land and property in the next five years. At the global scale this is equivalent of nearly **one billion people**.

The regional averages vary considerably. The lowest rates of insecurity are found in Europe (12%) and Central Asia (12%), and the highest are in sub-Saharan Africa (26%), the Middle East and North Africa (28%).

These averages must be interpreted in terms of the population of each region. Together, the East Asia and Pacific (275 million people) and South Asia (269 million people) regions are home to 56% of the global population and 57% of people who feel insecure. This finding suggests the potential for high development impact from targeting of these regions for relevant policy interventions.

Such targeting would facilitate progress toward achievement of the Sustainable Development Goals, especially SDG 1: *End poverty in all its forms everywhere*. For most people in the world, land and housing are the household's main – sometimes only – assets. Increasing people's confidence in their rights to these assets stimulates productive and sustainable investments, the returns of which are key to improving material wellbeing and livelihoods of those households.

Improving security of land and property rights will also have a significant positive impact at an individual level. By reducing uncertainty and anxiety, it leads to improved wellbeing and quality of life. Tenure security is also a central to achieving SDG 5: *Gender equality and women's empowerment*. It can improve the standing of marginalised people, especially women, within a household and a community. This empowers them to be part of decision-making processes, such as household spending and deciding who will inherit land and property.

Achieving such progress will likely require, however, widespread use of an expanded set of policy tools than those that are currently predominate in application. Globally, 49% of the adult population classify themselves as owners, 15% as renters, and 29% as users of property belonging to other family members. Interventions that go beyond just improving ownership rights to target the 51% that are not owners are needed. Training programs, awareness raising campaigns and community-led initiatives about how to exercise and protect property rights, resolve conflicts and prevent evictions for renters and users, as well as owners, are examples of what such an expanded range of policies may look like.

In fact, renters are the single most vulnerable group in the global survey. About 34% of renters feel insecure compared to 20% of people using property of other family members and 9% of owners. Improving the security of renters will likely improve their wellbeing, increase the size of the rental market, and, as a result, improve the allocative efficiency of housing and land resources, with spill over benefits for society as a whole.

Other groups stand out as being particularly vulnerable are:

1. Women in sub-Saharan Africa,
2. Urban dwellers in sub-Saharan Africa and the Philippines,
3. Young people and people with basic levels of education or low incomes in high-income countries.
4. Renters, especially in the Middle East.

Combined with a geographic focus, targeting these groups can facilitate progress towards Sustainable Development Goals 1 and 5. The identification of the most vulnerable groups in the global population across geographic regions may also be of value in the targeting of assistance to mitigate the impacts of negative shocks such as COVID-19. This will be a significant focus of ongoing country-level, regional and thematic data collection efforts before the global survey is repeated in 2022.

The current Prindex survey, completed weeks before the global outbreak of the virus in March 2020, can serve as a baseline for future comparison. It will show how quickly perceptions of insecurity are changing in

different countries. It will also establish an evidence base to compare how different institutional settings and policy responses influence the impact of negative shocks, especially of COVID-19, on tenure security. Examples include the quality of governance, measures to support rental payments or radical changes to urban planning.

As an immediate next step the Prindex initiative is publishing thematic analyses that build on the case studies identified in this report, as well as a series of country-level deep dives and further refinement of the survey methodology. As a unique global dataset on citizens' perception of the security of property rights, the Prindex initiative invites multiple stakeholders to use this dataset to inform local actions to address the causes of insecurity of property rights, and identify what policy actions and additional research is needed at regional, national and subnational level strengthen tenure security.

Accelerating change to strengthen property rights and influencing policies to achieve that change requires updated, widely comparable, robust data. The Prindex initiative will continue to build on this innovative global dataset with regional engagements and partnerships, and a continuing commitment to work with governments, civil society and researchers to better understand the actions required to strengthen perceived tenure security around the world.



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Annex I: Country tables

Table A: % of adults who are insecure and secure by country

Region	Country	All properties			Main property		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
Europe and Central Asia	Albania	18%	78%	4%	16%	80%	4%
	Armenia	14%	80%	6%	13%	81%	6%
	Austria	5%	94%	1%	4%	95%	1%
	Azerbaijan	6%	86%	8%	6%	89%	5%
	Belarus	10%	86%	4%	9%	87%	4%
	Belgium	13%	81%	6%	13%	81%	6%
	Bosnia and Herzegovina	8%	87%	5%	7%	88%	5%
	Bulgaria	9%	80%	11%	8%	83%	9%
	Croatia	8%	87%	5%	7%	88%	5%
	Cyprus	24%	71%	5%	22%	73%	5%
	Denmark	7%	92%	1%	7%	93%	0%
	Estonia	11%	83%	6%	10%	85%	5%
	Finland	4%	94%	2%	4%	95%	1%
	France	18%	80%	2%	17%	81%	2%
	Georgia	15%	79%	6%	15%	80%	5%
	Germany	10%	88%	2%	8%	90%	2%
	Greece	16%	80%	4%	15%	81%	4%
	Hungary	9%	88%	3%	8%	89%	3%
	Ireland	15%	84%	1%	13%	86%	1%
	Italy	9%	89%	2%	6%	92%	2%
	Kazakhstan	11%	80%	9%	11%	80%	9%
	Kosovo	10%	88%	2%	8%	89%	3%
	Kyrgyzstan	17%	76%	7%	17%	77%	6%
	Latvia	11%	79%	10%	10%	81%	9%
	Lithuania	5%	87%	8%	4%	88%	8%
	Luxembourg	24%	73%	3%	20%	77%	3%
	Moldova	11%	81%	8%	10%	82%	8%
	Montenegro	13%	82%	5%	12%	83%	5%
	Netherlands	10%	90%	0%	8%	91%	1%
	North Macedonia	8%	85%	7%	7%	86%	7%
	Northern Cyprus	26%	69%	5%	23%	73%	4%
	Norway	8%	91%	1%	6%	93%	1%
	Poland	10%	82%	8%	10%	82%	8%
	Portugal	11%	87%	2%	10%	88%	2%
	Romania	8%	88%	4%	8%	88%	4%
	Russian Federation	11%	81%	8%	10%	83%	7%
	Serbia	9%	89%	2%	8%	89%	3%
	Slovakia	14%	79%	7%	13%	81%	6%
	Slovenia	7%	91%	2%	6%	92%	2%
	Spain	10%	88%	2%	9%	89%	2%
	Sweden	6%	92%	2%	4%	94%	2%
	Switzerland	5%	91%	4%	5%	91%	4%
	Tajikistan	11%	74%	15%	10%	75%	15%
	Turkey	31%	63%	6%	28%	66%	6%
	Turkmenistan	2%	90%	8%	2%	90%	8%
	Ukraine	10%	78%	12%	9%	80%	11%
	United Kingdom	11%	87%	2%	11%	88%	1%
	Uzbekistan	6%	91%	3%	5%	92%	3%
	Unweighted average	11%	84%	5%	10%	85%	5%
	Weighted average	12%	83%	5%	11%	84%	4%
North America	Canada	14%	85%	1%	13%	86%	1%
	United States of America	13%	86%	1%	13%	87%	0%
	Unweighted average	14%	86%	1%	13%	87%	1%
	Weighted average	14%	86%	1%	13%	87%	1%

Region	Country	All properties			Main property		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
Middle East and North Africa	Algeria	16%	78%	6%	15%	80%	5%
	Egypt	19%	79%	2%	18%	79%	3%
	Iran	42%	52%	6%	37%	57%	6%
	Iraq	29%	68%	3%	27%	69%	4%
	Israel	13%	82%	5%	12%	84%	4%
	Jordan	40%	57%	3%	38%	59%	3%
	Kuwait	41%	47%	12%	40%	48%	12%
	Lebanon	21%	77%	2%	20%	78%	2%
	Libya	29%	65%	6%	23%	71%	6%
	Malta	8%	88%	4%	7%	89%	4%
	Morocco	21%	68%	11%	18%	72%	10%
	Palestine	25%	73%	2%	23%	75%	2%
	Saudi Arabia	35%	59%	6%	33%	61%	6%
	Tunisia	24%	74%	2%	23%	75%	2%
	United Arab Emirates	38%	59%	3%	36%	61%	3%
	Yemen	26%	64%	10%	23%	68%	9%
	Unweighted average	27%	68%	5%	25%	70%	5%
	Weighted average	28%	67%	5%	25%	69%	5%
Sub-Saharan Africa	Benin	35%	63%	2%	30%	69%	1%
	Botswana	30%	57%	13%	28%	60%	12%
	Burkina Faso	44%	54%	2%	37%	62%	1%
	Cameroon	32%	55%	13%	29%	58%	13%
	Chad	19%	70%	11%	17%	72%	11%
	Comoros	32%	60%	8%	25%	67%	8%
	Congo (Republic)	40%	56%	4%	38%	57%	5%
	Côte d'Ivoire	28%	59%	13%	27%	60%	13%
	Eswatini	42%	52%	6%	35%	59%	6%
	Ethiopia	27%	71%	2%	25%	73%	2%
	Gabon	35%	58%	7%	32%	62%	6%
	Gambia	24%	65%	11%	21%	69%	10%
	Ghana	27%	62%	11%	25%	63%	12%
	Guinea	25%	69%	6%	23%	71%	6%
	Kenya	28%	61%	11%	26%	63%	11%
	Liberia	43%	51%	6%	41%	53%	6%
	Madagascar	25%	67%	8%	25%	68%	7%
	Malawi	21%	71%	8%	19%	72%	9%
	Mali	31%	65%	4%	29%	67%	4%
	Mauritania	18%	72%	10%	18%	73%	9%
	Mauritius	27%	65%	8%	25%	67%	8%
	Mozambique	24%	57%	19%	22%	60%	18%
	Namibia	32%	63%	5%	31%	64%	5%
	Niger	29%	60%	11%	26%	63%	11%
	Nigeria	23%	68%	9%	20%	70%	10%
	Rwanda	8%	89%	3%	7%	90%	3%
	Senegal	21%	77%	2%	19%	80%	1%
	Sierra Leone	35%	59%	6%	29%	65%	6%
	South Africa	30%	62%	8%	27%	65%	8%
	Tanzania	22%	64%	14%	20%	66%	14%
	Togo	26%	63%	11%	23%	66%	11%
	Uganda	26%	62%	12%	25%	64%	11%
	Zambia	27%	70%	3%	24%	72%	4%
	Zimbabwe	27%	67%	6%	25%	70%	5%
	Unweighted average	28%	64%	8%	26%	66%	8%
	Weighted average	26%	65%	9%	24%	68%	8%

Region	Country	All properties			Main property		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
South Asia	Afghanistan	24%	73%	3%	23%	74%	3%
	Bangladesh	28%	66%	6%	26%	68%	6%
	India	22%	64%	14%	21%	66%	13%
	Nepal	12%	82%	6%	11%	83%	6%
	Pakistan	17%	57%	26%	16%	58%	26%
	Sri Lanka	27%	67%	6%	26%	68%	6%
	Unweighted average	22%	68%	10%	21%	70%	10%
	Weighted average	22%	64%	14%	21%	66%	13%
East Asia and Pacific	Australia	13%	86%	1%	13%	86%	1%
	Cambodia	35%	52%	13%	27%	60%	13%
	China	11%	75%	14%	10%	77%	13%
	Indonesia	24%	63%	13%	23%	64%	13%
	Japan	19%	78%	3%	17%	81%	2%
	Korea (Republic)	19%	78%	3%	18%	80%	2%
	Lao	25%	52%	23%	20%	56%	24%
	Malaysia	34%	54%	12%	32%	57%	11%
	Mongolia	19%	76%	5%	17%	79%	4%
	Myanmar	19%	75%	6%	17%	77%	6%
	New Zealand	14%	85%	1%	13%	86%	1%
	Philippines	48%	51%	1%	46%	52%	2%
	Singapore	4%	92%	4%	3%	92%	5%
	Taiwan (Province of China)	18%	78%	4%	17%	80%	3%
	Thailand	17%	72%	11%	16%	73%	11%
	Viet Nam	10%	82%	8%	9%	83%	8%
	Unweighted average	21%	72%	8%	19%	74%	7%
	Weighted average	15%	73%	12%	14%	75%	11%
Latin America and the Caribbean	Argentina	16%	82%	2%	16%	83%	1%
	Bolivia	25%	63%	12%	23%	64%	13%
	Brazil	23%	74%	3%	22%	75%	3%
	Chile	23%	72%	5%	22%	73%	5%
	Colombia	24%	65%	11%	23%	65%	12%
	Costa Rica	17%	75%	8%	16%	76%	8%
	Dominican Republic	28%	68%	4%	25%	71%	4%
	Ecuador	19%	69%	12%	18%	70%	12%
	El Salvador	26%	65%	9%	23%	68%	9%
	Guatemala	33%	57%	10%	31%	60%	9%
	Honduras	19%	68%	13%	18%	69%	13%
	Mexico	15%	79%	6%	15%	79%	6%
	Nicaragua	19%	72%	9%	17%	74%	9%
	Panama	23%	73%	4%	21%	75%	4%
	Paraguay	13%	83%	4%	13%	84%	3%
	Peru	18%	67%	15%	18%	68%	14%
	Uruguay	15%	80%	5%	14%	80%	6%
	Venezuela	26%	72%	2%	25%	74%	1%
	Unweighted average	21%	71%	7%	20%	73%	7%
	Weighted average	21%	73%	6%	20%	74%	6%

Source: Prindex (2020)

Annex II: Reasons for feeling insecure

Table B: Reasons for feeling insecure by tenure status and region

Category	Region	The owner or renter may ask you to leave	Disagreements with family or relatives	Death of a household member	Companies may seize this property	Lack of money or other resources	Government may seize this property	Issues with customary authorities
Total	East Asia and Pacific	34%	19%	12%	7%	23%	13%	7%
	Europe and Central Asia	61%	24%	18%	9%	43%	16%	4%
	Latin America and the Caribbean	43%	24%	15%	4%	26%	7%	3%
	Middle East and North Africa	62%	29%	23%	9%	42%	9%	6%
	North America	69%	22%	34%	22%	48%	19%	0%
	South Asia	32%	19%	17%	6%	31%	11%	9%
	Sub-Saharan Africa	32%	22%	15%	10%	23%	18%	10%
	Total	40%	21%	16%	8%	29%	13%	8%
Owners	East Asia and Pacific		22%	15%	7%	19%	16%	7%
	Europe and Central Asia		27%	22%	11%	35%	17%	5%
	Latin America and the Caribbean		28%	17%	8%	22%	15%	5%
	Middle East and North Africa		38%	24%	9%	44%	14%	9%
	North America		6%	37%	24%	45%	34%	0%
	South Asia		23%	20%	5%	27%	9%	8%
	Sub-Saharan Africa		26%	17%	12%	18%	25%	12%
	Total		24%	18%	8%	24%	16%	8%
Renters	East Asia and Pacific	65%	10%	7%	7%	35%	10%	6%
	Europe and Central Asia	72%	14%	10%	8%	53%	16%	5%
	Latin America and the Caribbean	73%	7%	9%	4%	43%	3%	2%
	Middle East and North Africa	80%	13%	17%	11%	56%	8%	6%
	North America	77%	15%	23%	16%	50%	6%	0%
	South Asia	63%	16%	16%	5%	37%	10%	9%
	Sub-Saharan Africa	63%	9%	8%	4%	35%	11%	5%
	Total	69%	12%	11%	7%	42%	10%	6%
Family-owned property	East Asia and Pacific	24%	24%	14%	7%	19%	10%	6%
	Europe and Central Asia	54%	41%	29%	9%	35%	16%	1%
	Latin America and the Caribbean	36%	36%	18%	3%	19%	5%	3%
	Middle East and North Africa	47%	44%	31%	9%	31%	9%	6%
	North America	59%	50%	55%	31%	51%	30%	0%
	South Asia	24%	20%	18%	5%	39%	10%	11%
	Sub-Saharan Africa	29%	35%	22%	13%	23%	20%	13%
	Total	31%	30%	20%	8%	28%	12%	8%
Other	East Asia and Pacific	35%	14%	10%	8%	16%	20%	11%
	Europe and Central Asia	48%	19%	17%	8%	37%	21%	0%
	Latin America and the Caribbean	49%	8%	9%	3%	16%	6%	2%
	Middle East and North Africa	49%	26%	14%	4%	23%	9%	4%
	North America	51%	0%	0%	0%	32%	0%	0%
	South Asia	20%	12%	7%	9%	14%	19%	7%
	Sub-Saharan Africa	42%	9%	4%	6%	15%	11%	8%
	Total	34%	12%	8%	7%	16%	16%	7%

Note: Global average weighted by country population.

Source: Prindex (2020).

Table C: Reasons for feeling insecure by spatial and socio-demographic characteristic

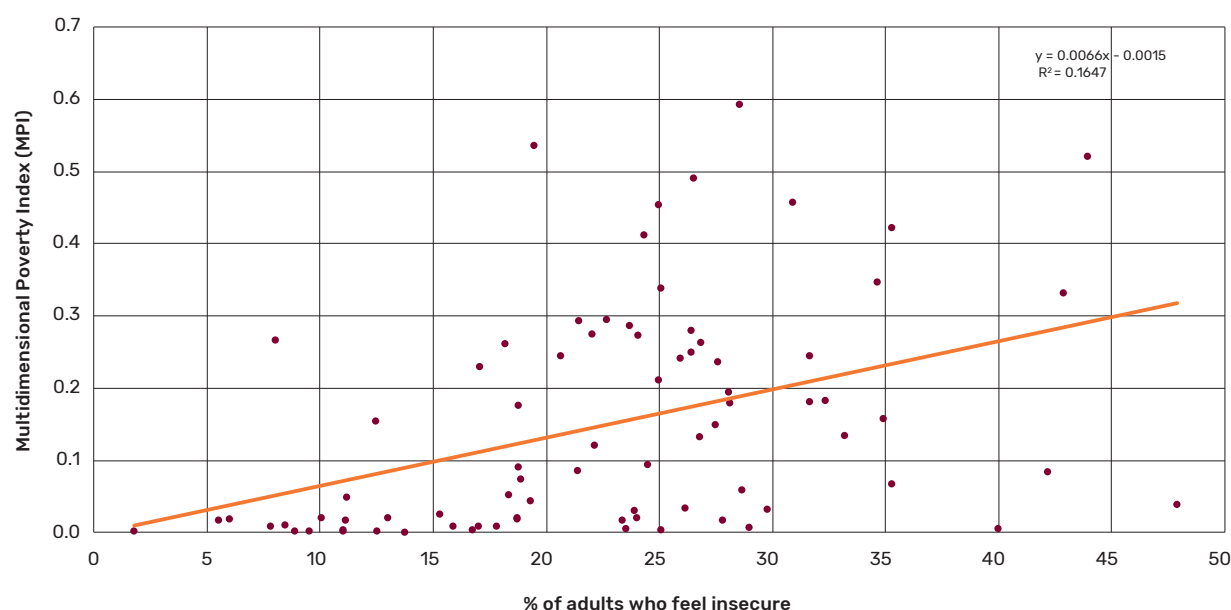
Category	Region	The owner or renter may ask you to leave	Disagreements with family or relatives	Death of a household member	Companies may seize this property	Lack of money or other resources	Government may seize this property	Issues with customary authorities
Type of land or property	Main property	41%	20%	15%	7%	29%	12%	7%
	Other property	36%	27%	20%	12%	31%	19%	11%
	Land attached	34%	22%	16%	8%	26%	14%	7%
	No land attached	46%	21%	16%	7%	33%	12%	8%
	Located in urban area	47%	21%	17%	8%	33%	13%	7%
	Located in rural area	25%	22%	15%	7%	22%	13%	8%
Documentation	Named formal documentation	45%	15%	14%	9%	33%	15%	7%
	Formal documentation	39%	22%	19%	8%	31%	13%	8%
	No documentation	38%	18%	11%	6%	23%	11%	6%
Gender	Male	40%	21%	16%	9%	30%	14%	8%
	Female	39%	22%	16%	7%	29%	11%	7%
Age	Age (18-25)	41%	25%	16%	9%	28%	13%	8%
	Age (26-45)	43%	22%	16%	7%	30%	12%	8%
	Age (46-65)	35%	17%	16%	8%	30%	16%	7%
	Age (65+)	27%	19%	18%	8%	28%	11%	7%
Income adequacy	Difficult	41%	23%	18%	8%	35%	14%	9%
	Getting by	42%	20%	15%	8%	25%	12%	7%
	Comfortable	34%	20%	16%	6%	16%	10%	5%
Education	Elementary	31%	19%	13%	6%	27%	12%	7%
	Secondary	48%	24%	19%	9%	31%	14%	9%
	Tertiary	55%	21%	19%	8%	34%	12%	5%

Note: : Global average weighted by country population.

Source: Prindex (2020).

Annex III: Correlation to other indicators

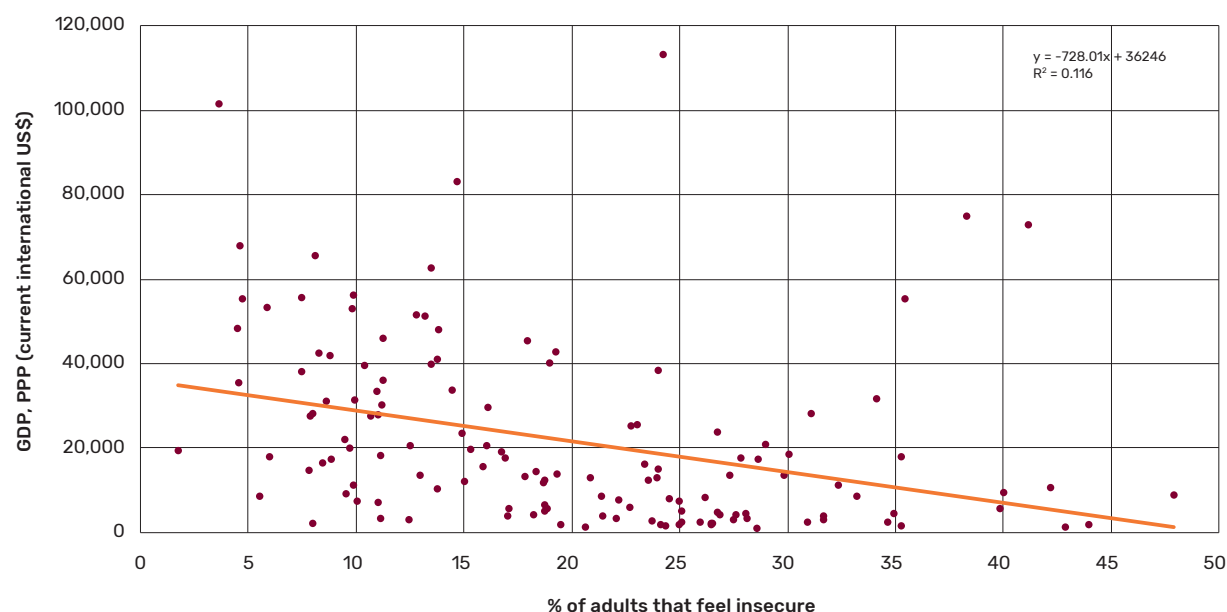
FIGURE 18: % OF ADULTS WHO FEEL INSECURE (X-AXIS) AGAINST THE MULTIDIMENSIONAL POVERTY INDEX (Y-AXIS)



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

Source: UNDP & Prindex (2020)

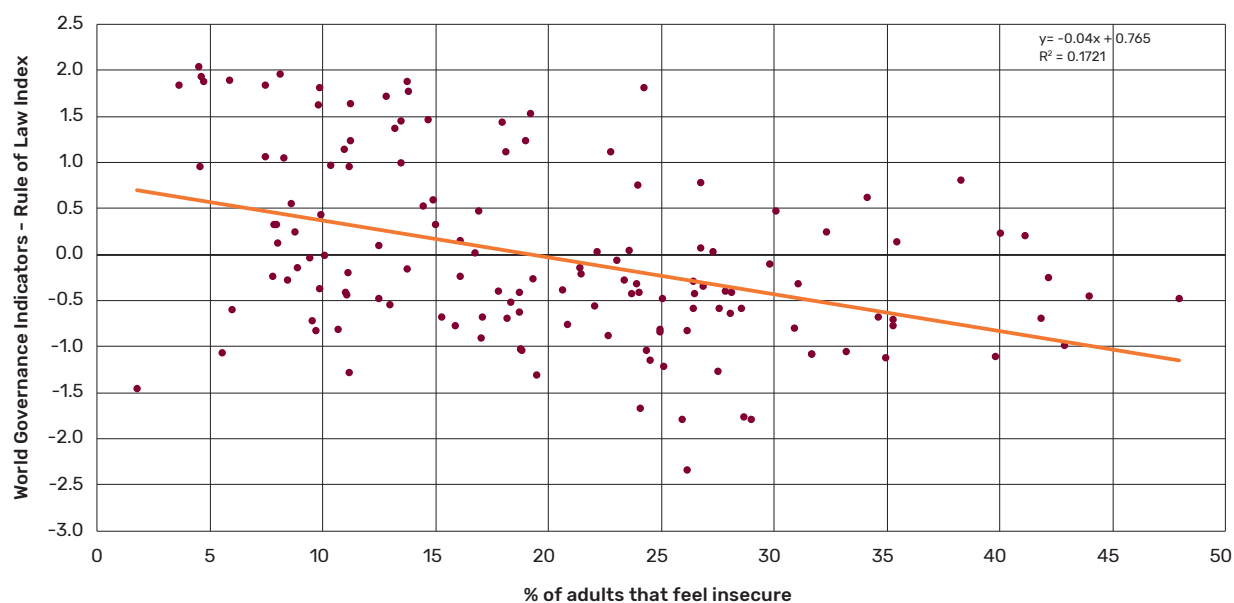
FIGURE 19: % OF ADULTS WHO FEEL INSECURE (X-AXIS) AGAINST GDP, PPP (Y-AXIS)



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

Source: World Bank & Prindex (2020).

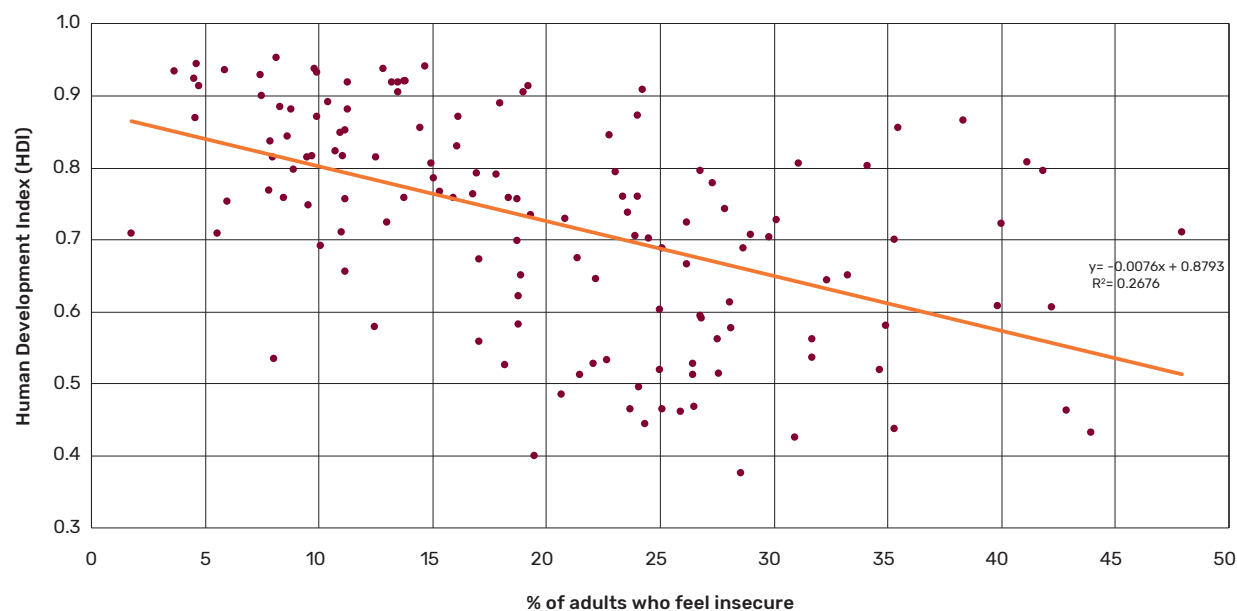
FIGURE 20: % OF ADULTS WHO FEEL INSECURE (X-AXIS) AGAINST THE WORLD GOVERNANCE INDICATOR'S RULE OF LAW INDEX (Y-AXIS)



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

Source: World Bank & Prindex (2020).

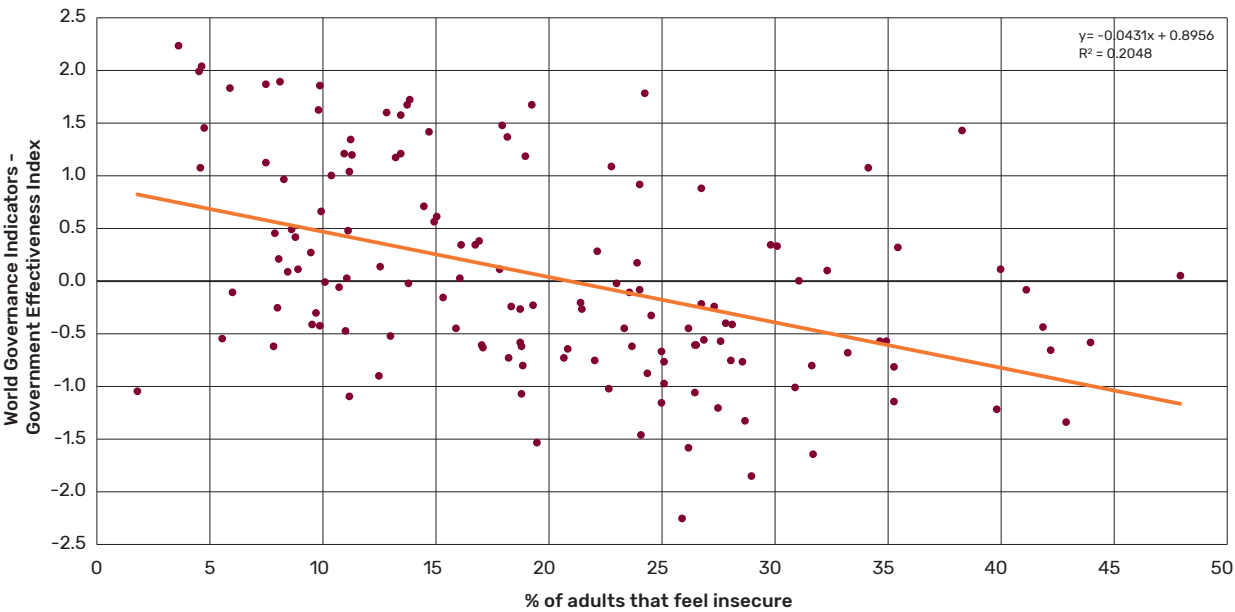
FIGURE 21: % OF ADULTS WHO FEEL INSECURE (X-AXIS) AGAINST THE HUMAN DEVELOPMENT INDEX (Y-AXIS)



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

Source: UNDP & Prindex (2020).

FIGURE 22: % OF ADULTS WHO FEEL INSECURE (X-AXIS) AGAINST THE WORLD GOVERNANCE INDICATOR'S GOVERNMENT EFFECTIVENESS INDEX (Y-AXIS)



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, not just their 'main' property.

Source: World Bank & Prindex (2020).






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