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Global Security of Property Rights

The 2nd PRINDEX assessment of perceived tenure security for land and housing property from 108 countries

October 2024

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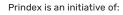
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PRINDEX

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PREFACE

In the framework of Prindex, the Global Land Alliance (GLA) conducts regular global surveys on the perception of land tenure security in more than 100 countries, amplified by in-depth country- and region-specific studies of tenure security. Since 2016, these have been implemented in Brazil, Burkina Faso, Colombia, India, Nigeria and Tanzania. Several countries, including Tanzania and the United Kingdom, and international organizations such as the United Nations Economic Commission for Europe, use Prindex data to report on U.N. Sustainable Development Goal 1.4.2., which covers land rights.

Prindex is supported by funds from the European Commission granted to the International Fund for Agricultural Development (IFAD) and managed by the International Land Coalition as part of the Global Data Partnership.

The Prindex initiative welcomes all stakeholders to use this unique dataset to inform local action addressing the causes of insecure land and property rights. It can also be used to identify what policies and additional research is needed to improve security of property rights at the regional, national and subnational levels.

The Prindex data are free to download and use for non-commercial purposes. It is available on the Prindex website along with information on how the data are collected and answers to frequently asked questions.

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ABBREVIATIONS AND ACRONYMS

CAPI	Computer assisted personal interviewing
CATI	Computer assisted telephone interviewing
CAWI	Computer assisted web interviewing
COVID	Coronavirus disease caused by the coronavirus SARS-CoV-2
CPI	Corruption Perception Index
GLA	Global Land Alliance
GWP	Gallup World Poll
HDI	Human Development Index
IFAD	International Fund for Agricultural Development
FAO	The Food and Agriculture Organization of the United Nations
p.p.	percentage point

SDG Sustainable Development Goal

Executive summary

Rights to adequate housing and the peaceful enjoyment of private property are fundamental human rights, but the accessibility and security of these rights are far from equitable or sustainable at the global level. Understanding and delineating this has until now been difficult. But data from Prindex have provided the first global, comprehensive assessment about tenure forms (e.g. ownership, rental, use rights) and the perceptions of insecurity associated with them across countries and population groups. The data also provide, for the first time, an assessment of how perceptions of tenure security change over time at the global level and some of the reasons associated with the observed changes

This report highlights some alarming signals about the global increase in tenure insecurity for land and housing property over the past four years. It calls for policy actions to address this trend.

New data on land tenure from 108 countries

During 2024, Prindex¹ collected data from 108 countries, equivalent to 4.9 billion citizens, representing 87% of the world's adult (18+) population on their perceptions of tenure security for land and housing property. The data were collected from nationally representative samples as a part of the Gallup World Poll, with sampling strategy providing for global, regional and national readings of population perceptions towards tenure security and insecurity, and for an assessment of distribution of tenure forms. Prindex data demonstrate that 44% of the adult population consider themselves as owners or joint owners of their main land and housing property, followed by about 32% of adults who use property that belongs to other family members. Renting is reported by 16% of adults. Only 8% of respondents have reported other forms of tenure, which include various rights of use with the owner's permission (usufruct or permanent use, collective/shared/customary ownership, use of corporate property) or without such permission (squatting) or various forms of customary use.² The distribution of tenure types implies that policy attention should focus beyond ownership

rights. Perception of tenure insecurity, meanwhile, is comparable across various institutional environments and forms of tenure.

About 23% of adults see their land and housing property rights as insecure

This report presents results of the second round of the Prindex global assessment published in 2024. The data show that about 23% of adult respondents feel that they could lose the right to some or all their property during the next five years (equivalent to about 1.1 billion adults). In contrast, about 72% feel secure about their tenure.³ About 5% of respondents were not able to answer this question. About 46% of respondents reported having their individual names on the documents confirming property rights. This share is higher for owners (61%) and is 43% for renters. Possession of formal documents (and names of the legitimate right-holders on them) - de-jure tenure allows the right-holders to rely on judicial protection of their rights and often is the primary target for national and international efforts to facilitate tenure security. The above numbers, however, may differ from official reports based on administrative data (which have its own limitations) and household surveys implemented by the national offices of statistics (for methodological reasons).

1 See <u>www.Prindex.net</u>

2 Full assessments of these other forms of tenure will require different data fathering and sampling.

3 For official SDG Indicator 1.4.2 Global Database see https://unstats.un.org/sdgs/dataportal/database

Tenure became more insecure globally over the last four years

The 2024 Prindex round is built on the same methodology as the 2020 round, providing for comparability over time. The data send an alarming signal: over the past four years, the world moved further away from meeting the declared UN Sustainable Development Goals target of equal rights to economic resources, ownership and control over land and other forms of property by 2030. The share of the global population feeling insecure has increased by four percentage points (p.p.), from 19% in 2020⁴ to 23% in 2024 among 108 countries. This is an equivalent to about 239 million people who have started to feel insecure in the surveyed countries (comparable to the adult population of Brazil and Ethiopia combined). Most of this increase comes from the East Asia and Pacific region where the number of adults feeling insecure has increased by about 176 million (primarily in China).

Finance and conflicts are the dominant reasons for tenure insecurity

The most dramatic increase in perceptions of tenure insecurity is observed in the Upper Middle- and High-Income countries (by 9 p.p. and 6 p.p. of the adult population, respectively). Among the regions, it was North America (12 p.p. increase), East Asia and Pacific (11 p.p.), Europe and Central Asia (6 p.p.), and Latin America and Caribbean (2 p.p.). This increase in insecurity is associated with finance, which affects a large portion of the population who may be unable to pay their rent, mortgage, or other costs associated with maintaining the security of their property. This was indicated on average by 9% of respondents in 2024 (an increase of 3.2 p.p. since the 2020 Prindex round, the largest increase among all recorded reasons for tenure insecurity).

At the country level, the largest increases in tenure insecurity were observed in Ukraine, where it increased by 23 p.p., Malawi (22 p.p.), Mozambique (19 p.p.), and Greece (19 p.p.). The largest improvements in tenure security were observed in Burkina Faso (which had an extreme 44% insecurity level in 2020), Kuwait and Tunisia where the share of adults feeling insecure decreased by 23, 20 and 14 p.p., respectively. Some of these countries stand out from the regional trends. The magnitude of these changes implies that results reported on tenure insecurity in the 2010s are largely outdated and should be updated more frequently (e.g. every five years).

The second most frequent reason for insecurity in terms of frequency is related to potential eviction initiated by the owner or renter of property. It is common for renters or those who use property that belongs to other family members (about 8% of respondents globally). Other reasons are mentioned less frequently but have significant variation across countries. The frequency of all reasons, however, has increased since 2020.

In 61 countries, reasons for insecurity that are primarily external to the household predominate (i.e., owner or renter may require a respondent to leave; companies may seize the property; government may seize the property; issues with customary authorities). The financial reasons for insecurity dominate in 38 countries, an increase from 24 in 2020. Reasons for insecurity which are largely internal to the household are prevalent in 9 countries (disagreements with family or relatives; death of a household member). These results call for country-specific approaches for mitigating tenure insecurity and for more active use of policies aiming at financial security, housing affordability and protection from eviction. Examples of approaches to mitigating these risks include enhanced safety-net and social-protection policies with instruments to protect renters and mortgage holders experiencing financial difficulties (e.g. temporary eviction deferrals, payment restructuring, homelessness prevention for unemployed or housing support programs for internally displaced people). This would also include approaches for increasing the size of rental markets and stock of social housing, which may include both intensive urban development aimed at increasing the supply of land and housing through densification (including regularization and land sharing for informal settlements) and extensive urban development targeting new subdivisions through spatial planning for land pooling and subdivision.

Further innovative practices need to be considered if found effective (for example re-zoning for increased density and community land trusts).

Inequality in access and security of tenure remains large

Different forms of tenure (ownership, rental, etc) are associated with different sources and levels of tenure insecurity. About 35% of renters feel that they could

4 The data was collected during 2018-2019 before the COVID-19 pandemic.

lose their rights against their will, while 23% of users of family-owned property and only 12% of owners reported similar worries. While overall insecurity is higher in Low-Income and the Lower Middle-Income countries, these also show a wider gap between the owners' and renters' levels of tenure insecurity. Tracking these differences could help to set priorities for policy options and enable targeting the most vulnerable groups and regions with tailored tools.

Several other respondent groups reported significant gaps in levels of tenure insecurity. About 23% of the urban population vs. 18% of the rural population feel insecure. The difference is driven primarily by Low- and Lower Middle-Income countries, which implies that urban areas in such countries would benefit from the types of policy interventions called from in the urban section of the Sustainable Development Goals.

While no significant difference in perceptions of tenure security across gender was detected on the global scale, significant differences were recorded at the country-level. There are 6 countries (out of 108) where women feel significantly more insecure than men, including the United Arab Emirates, Yemen, Tajikistan and Kosovo. However, in 7 countries, men feel significantly more insecure than women, including Iraq, Myanmar and Greece. Men and women tend to perceive the reasons for insecurity differently. Women are more concerned about the sources of insecurity internal to the household. In contrast, men are more concerned about external and financial sources of insecurity. These gender differences in perceptions are augmented with a significant difference in the possession of ownership rights. Only 40% of women possess ownership rights globally versus 48% of men, and this gender gap has doubled over the past five years. These differences call for gender-sensitive policy and program interventions.

Respondents of 55 years of age and older are much less likely to feel insecure (19%) than younger adults. About one quarter (26%) of respondents 24 years and younger feel insecure. The largest difference in perceptions with respect to age was recorded in the High-Income countries, which is likely to reflect the prevalence of renting accommodations among younger adults and the housing affordability crisis. The insecurity of younger people reinforces the message that High-Income countries are not immune from the problems of tenure insecurity, particularly for financial reasons.

With respect to individual income, a relatively small gap in perceptions between respondents in high- and lowincome cohorts is recorded in Low- and Lower Middle-Income countries. This relatively small gap reflects the fact that higher-income respondents feel just as insecure as the lower-income ones in these countries. In High-Income countries, in contrast, the gap between the perceptions of people with the highest and lowest income is estimated at 27 p.p. This relatively large gap in tenure insecurity between income groups in High-Income countries reflects that respondents with higher income are more likely to be the owners and feel relatively secure while lower-income respondents are likely to be renters and tend to be more affected by financial reasons for insecurity.

The Prindex data reinforce the strong links between tenure security and development outcomes in areas like agricultural investment, government effectiveness, perceived corruption and human development.

Next steps

The results demonstrate that our global society reveals itself to be far away from the targets of equality in access and security of rights for land and housing property set out in the U.N. Sustainable Development Goals (SDG 1.4). Secure tenure for (almost) all is a realistic and achievable goal, but it requires focused policy attention, social mobilization and new levels of investment linked to climate, urban development and social protection. We are seeing both familiar and new threats to people's tenure security all over the world. The presence of these threats calls for the land and property rights community to double down on tried and tested policy and program interventions to address longstanding drivers of tenure insecurity - for example, through legal empowerment, supporting more transparent, effective and accessible justice systems, etc. - while being more aware of and responsive to the emerging threats, such as the rising costs of mortgages and rental payments and widening generational access to the housing market that are emerging as important drivers of tenure insecurity.

Some of these threats fall outside the traditional purview of land- and property-rights policy and require broader, intersectoral approaches, but their net impact registers in individual adult's perception of their own security. Prindex data demonstrate consistency in the assessment of perceptions of tenure security and sensitivity to changes. We would encourage national governments to use Prindex data for reporting on the relevant Sustainable Development Goals and for justification of policy and program interventions in the land sector. And we would encourage civil society, academia, the real estate sector and the developmentpolicy community to use Prindex data as a base for a call for action, ambitious targeting and accountability through monitoring of public and private measures to improve tenure security.

The data - and the limits of what the narrowly focused Prindex indicators alone can say - also point to areas for further research. Among such areas are topics related to collective tenure and forest rights, tenure security in conflict and post-conflict environments, the property rights of migrants and displaced people, financial insecurity and housing affordability, and the effects of secure tenure on productive investments in agriculture, wellbeing and climate adaptation are all highly relevant for the global agenda of secure rights for all. Expanding analysis of institutional arrangements and sources of insecurity across the forms of tenure (particularly rental) and across countries presents a large research agenda with major implications for social welfare and environmental sustainability.

To build on the results of the second round of Prindex, several further steps remain to strengthen the coverage and availability of the data. Among them, increasing the coverage of the second round to 140-150 countries is needed for full comparability with the 2020 round. Improving the representation of Europe and Africa will also strengthen the global sample. Exploring effectiveness of web-based survey instruments for measuring tenure security and their implications for the cost and quality of the Prindex survey is yet another important direction for methodological development.

For more information, accessing Prindex data and updates, please visit the Prindex website at <u>www.</u> <u>Prindex.net</u>.



Introduction and methodology

Perceived Tenure Security

This report presents results from a second round of global assessment of their land and homes. It was published by Prindex in 2024, four years after a first round of surveying in 2020. As a result, it is the first time that changes in perceptions of tenure insecurity can be compared over time and documented on the global scale. With data from 108 countries in the 2024 round, Prindex dataset represents 87% of the world's adult (18+) population, equivalent to 4.9 billion citizens. With results from 107,849 individual interviews, this round presents the clearest, most definitive picture yet of how secure people feel about being able to stay in their homes and on their land around the world. The availability of solid, comparative data creates a quantitative baseline for deepening and intensifying tenure policy review and reforms. With this second round of data, Prindex users can directly track changes in perceptions of tenure insecurity and forms of tenure between 2020 and 2024, globally and across countries. Such changes may be associated with various reforms, global and regional economic development trends, wars, natural disasters including COVID-19, and other changes in political environment. Such data increase accountability and transparency of efforts to ensure that all citizens feel secure about their tenure. Prindex data can be used to understand the problem at a broad national level in comparison with other countries and for key sub-populations within the countries. This enables governments, international organizations, practitioners and local activists to target the most insecure groups and monitor their outcomes.⁵

Security of property rights matters for human wellbeing. When people are uncertain about their land and property rights, they may struggle to plan for their future and to invest to improve the quality of their housing and the productivity of their land. Fear of being evicted or having land expropriated 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 with their property when it is unsafe to do so, exposing them to violent conflicts. Together, these problems exacerbate socio-economic inequalities and hinder economic growth.⁶

By "tenure insecurity," this report means the risk of non-voluntary loss of rights to land and housing property by the adult population. In turn, perceptions of such insecurity constitute an individual's subjective summation of all the factors in the environment which influence property rights and risk of losing them. These factors may include legal and political, economic or social and familial influences, all of which are weighed and balanced in an individual's perception. In this way, data on perceptions allow us to compare tenure security across diverse land governance systems, bundles of rights and practices. In some contexts, a legal title might be a powerful source of tenure 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. 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 exercise them and lead to perceived insecurity.

⁵ see e.g. Broegaard, R.J. (2005) 'Land Tenure Insecurity and Inequality in Nigeria', Development and Change, 36(5), 845-864.

⁶ see e.g. Besley, T. (1995) 'Property Rights and Investment Incentives: Theory and Evidence from Ghana', Journal of Political Economy, 103(5), 903-937.

Prindex methodology

Prindex data were collected in two rounds: 2020 (with data collection in 2018, 2019 and early 2020 in 140 countries) referred to as **round one**, and 2024 (collected in 2023 and 2024 in 108 countries) – **round two**. A nationally representative and comparable assessment of individual **perceptions of tenure insecurity** is the heart of the Prindex approach. It enables women, youth and people who do not own property to be part of the land rights conversation, not just the heads of households or those who hold official titles.

Prindex assesses perceived tenure security and insecurity using the following 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?

Data on a range of demographic and socioeconomic characteristics of respondents are also collected along with data on property-related characteristics that may influence perceptions, such as possession of documentation confirming the legitimate rights.⁷ If respondents reply that it is likely or very likely they could lose their rights, they are classified as having **insecure tenure** and asked why they feel this way using a predetermined list of reasons (see Section 1.3).

The Prindex methodology has been tested and adapted using careful background research, in consultation with leading academics, and through several pilot surveys conducted before the first round. This included the review of different questions and their wording, how they are positioned in the survey, and how responses are scaled and categorised.

More information on the methodology is provided in the Box 1 below, in Annex B and on the <u>Prindex website</u>. The data can also be freely downloaded and used (for non-commercial purposes) from the website.

BOX 1: A NOTE ON PRINDEX METHODOLOGY

Prindex data were collected from a nationally representative sample of individuals aged 18 years or over by selecting adult household members randomly. This allows assessment of security of the following **forms of tenure**: owners, renters, use of family-owned property and other forms (as discussed in Section 2). The survey was implemented using computer assisted personal (CAPI), telephone (CATI) or web-based (CAWI) interviews (see Table A1 in Annex for country specific details).

All the round two data and the majority of round one data⁸ were collected as part of the Gallup World Poll (GWP), following the GWP sampling methodology.⁹

Prindex assesses respondents' perception of their tenure security for the property in which they live (main property) and separately for any **other property** to which they have rights. Such other property is classified as agricultural, non-agricultural or mixed-use. If respondents report feeling insecure about their tenure to one or more of their properties, they are classified as tenure insecure.

While the overall Prindex approach is maintained over time, some adjustments were necessary between the 2020 and 2024 rounds. The number of countries decreased from 140 in the first round to 108 in the second round due to funding constraints; thus, the results of the 2020 round have been updated to include only the selected 108 countries for comparability, making the 2020 estimates different from previously published figures for 140 countries. Other modifications include changes to the data collection method in nine countries (some countries switched from CAPI to CATI surveys and CAWI was introduced in China); some variations in sample size and coverage (as discussed in Annex B); and updates to the land and property documentation. The poststratification adjustments to the sampling weights address many of the differences in respondent characteristics introduced by these changes. More details on Prindex methodology are provided in Annex B.

- 7 Prindex questionnaire is available online at <u>www.prindex.net</u> with the tenure security question being presented in all languages used in this survey.
- 8 The first 33 countries from the round one data were collected through a survey directly commissioned for Prindex, refer to the Prindex website for details.
- 9 https://www.gallup.com/178667/gallup-world-poll-work.aspx

Understanding the results

This report presents findings based primarily on descriptive cross-tabulations of Prindex data. Typically, these highlight the relationships between tenure insecurity and various land and propertyrelated factors and changes in tenure insecurity over time. These relationships or changes over time, however, should be viewed only as associations, rather than direct evidence of causality. Such associations can be influenced by several factors, such demographics of respondents in a random sample and correlations with other variables. While these results provide valuable insights, they are a starting point for exploring the complex interplay between tenure insecurity and related factors. Additional guidance on how to interpret these results is provided in Box 2 and Annex B.

Part one of this report provides an overview of tenure insecurity over time and across countries and highlights the reasons for insecurity. Part two demonstrates how different forms of tenure are distributed and how people practise their property rights. Part three focuses on differences in tenure insecurity across socio-demographic groups, while part four demonstrates the link between perceptions of tenure insecurity and some of the key characteristics of economic development. The report concludes with implications and policy recommendations that are derived from these unique global data. The report is supplemented with a set of country- and regional level statistics on tenure security and sources of insecurity. This set, however, is not comprehensive and users are encouraged to access data on the website for more country level details.

BOX 2: INTERPRETING PRINDEX RESULTS

To interpret Prindex results accurately, several key considerations must be kept in mind.

For the global, regional, and income-group statistics, country level results are scaled by the population size, giving more weight to more populous countries. Such scaling is based on 2023 World Bank classifications and the adult population estimates by the U.N. Department of Economic and Social Affairs. Countries excluded from the income classifications, such as Venezuela, are also excluded from the relevant results. This means that the summation of results across income groups will not be equal to the global estimates.

As the data come from a sample, apparent differences between the sub-population groups or over time could be due to the sampling error. Thus, all the comparisons are made using statistical tests for significance and statistically significant differences are indicated with asterisks (* for 90% confidence level, ** for 95%, and *** for 99%).

Consistent with previous Prindex publications, this report focuses on tenure **insecurity** rather than security. This is important for two reasons. First, the percentage for tenure insecurity is not simply the complement of tenure security because some respondents may not know how to respond or may refuse to answer. Second, the proportion of respondents who report "don't know" or refuse to answer can vary across the different rounds of data collection and countries. Thus, an apparent decrease in tenure insecurity may not correspond to a complementary increase in tenure security.

Another key aspect is the specific property to which respondents refer when classified as tenure secure or insecure. In general, tenure security classification is based on all properties over which the respondent has rights. However, in some cases, such as when assessing the association with property documentation or location, it is more appropriate to base the classification on the respondent's dwelling referred to as Main Property.

Results are typically rounded to integers (no decimals). Due to this rounding, totals and differences may not match the sum of individual results with occasional discrepancies being less than one percentage point.

In some instances, the presentation of results has been adjusted based on user feedback. Previous reports presented the percentage of insecure respondents who cited each reason for insecurity. In this report, the proportion of the entire sample – secure and insecure – is reported, allowing the results to be interpreted as percentage of the adult population who feel insecure for each reason.

Additional information on the analysis approach and how to interpret results is provided in Annex B.

1. Country and regionallevel comparison of tenure security and insecurity

This section presents statistics on the share of the adult population around the world who indicated they felt secure or insecure about their land and housing in 2024 and how such perceptions had changed since the 2020 survey It will also present information on the adult population reporting possession of formal documents confirming their current property rights. As such, the statistics provide a proxy measure for assesses SDG land tenure progress for 108 countries. Details on the sources of reported insecurity are provided as well.

1.1 Perceptions of Tenure Security and Insecurity

In the 2024 survey, about 23% of the adult population said it felt likely or very likely that they could lose the right to some or all their land and housing property. This is an increase from 19% of the adult population in the 2020 round. It implies that among the 108 surveyed countries, about 1.1 billion adults of 18 years of age and older feel insecure about their property rights, which is a significant increase from just under 900,000 five years ago within the same countries. Most of this insecurity increase came from the East Asia and Pacific region (Figure 1.1) where the number of adults feeling insecure increased by about 176 million (primarily in China). As such, this region hosts almost one third of all adults who feel insecure. In terms of regions, insecurity was highest in the Middle East and North Africa (29%), while South Asia had the lowest level of insecurity (18%), see Figure 1.2. Not surprisingly, Low-Income countries had the highest level of insecurity (28%), while the High-Income countries had the lowest insecurity (21%).

The regions and countries differed as well in terms of the share of respondents who don't know or refuse to respond to the question about the tenure security. For example, in Latin America and the Caribbean, about 6% of respondents selected this option. A Prindex study in Colombia¹⁰ in 2021 indicated that most people who do not respond to this question tend to feel insecure about their property rights. Thus, the reported insecurity should be treated as a lower bound of the level of insecurity, while the sum of the insecure and "don't know" responses should be treated as an upper bound of the insecurity assessment in a country.

¹⁰ Enhanced Prindex Application in Colombia (February, 2023), available at: https://www.land-links.org/document/enhanced-prindex-application-in-colombia/

FIGURE 1.1: POPULATION AFFECTED BY INSECURITY (MILLIONS) FOR ANY OF THEIR LAND AND HOUSING PROPERTY

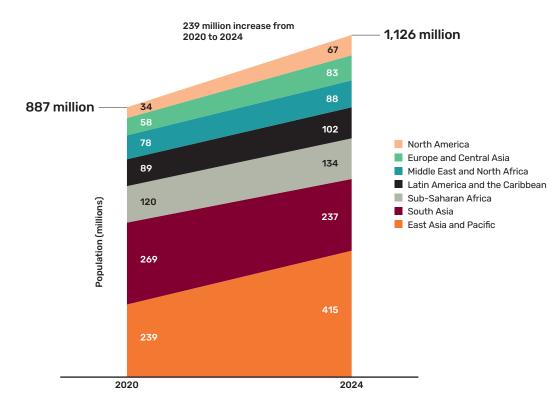
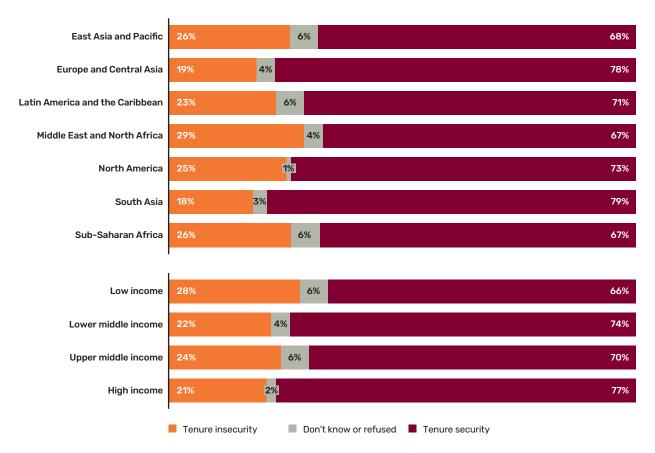


FIGURE 1.2: PERCENTAGE OF ADULTS WHO FEEL INSECURE AND SECURE ABOUT ALL THEIR LAND AND HOUSING PROPERTY RIGHTS, 2024



With respect to the country level, in 2024, the Philippines, Iran and Jordan had the largest share of their adult population indicating they were insecure: 56%, 48% and 46% respectively. The lowest level of tenure insecurity was recorded in Bulgaria (7%), Moldova (7%) and Lithuania (6%). See Figure 1.3 for the spatial distribution of tenure insecurity levels.

Prindex data also show the share of the adult population which feels **secure** about land and housing. This measure is comparable with that required in SDG indicator 1.4.2 and is used by the UK¹¹ and UNECE¹² as a proxy for the official statistics. The Prindex survey demonstrates that by 2024, about 72% of the adult population globally felt secure while 5% of respondents either said they didn't know or could not respond to the questions. For more details on the country-level tenure security and insecurity see Table A2 (in Annex). Disaggregation of these statistics by gender and other socio-demographic characteristics is presented in Section 3.

1.2. Change in Perceptions between 2020 and 2024

For the first time this report demonstrated how perceptions of tenure insecurity change over time. Between the first and second rounds of Prindex, the share of the global adult population who said they felt insecure about their rights for any land and housing property increased by four percentage points. This suggests property rights in the world have become less secure. This increase in tenure insecurity is likely to reflect the fact that between surveys the world lived through the global pandemic of COVID-19 and related disruptions in personal income and inflation. A large-scale war started in Ukraine with the Russian Federation, which resulted in destruction of housing property, contamination of land, and the displacement of millions of people in Europe. This new development took place in parallel with ongoing war in Syria affecting neighbouring countries in the Middle East, and conflicts in other parts of the world. Not

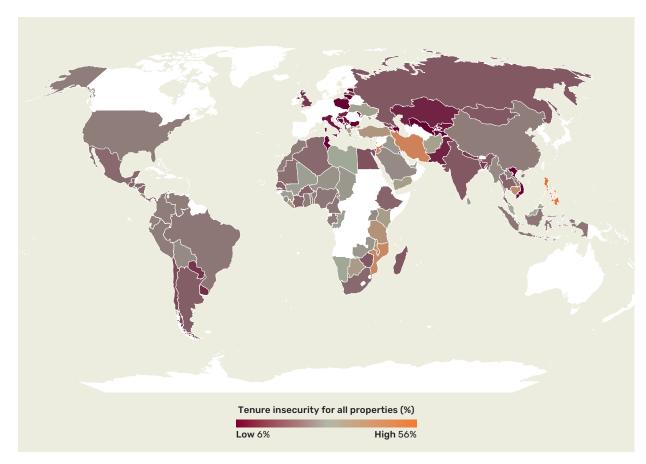


FIGURE 1.3: MAP OF TENURE INSECURITY FOR LAND AND HOUSING PROPERTY, 2024

11 See: https://sdgdata.gov.uk/1-4-2/

12 UNECE, May 2022. Sustainable Development and Security of Property Rights in the UNECE Region: An assessment of perceived tenure security for land and housing – available at: https://unece.org/info/Housing-and-Land-Management/pub/367641

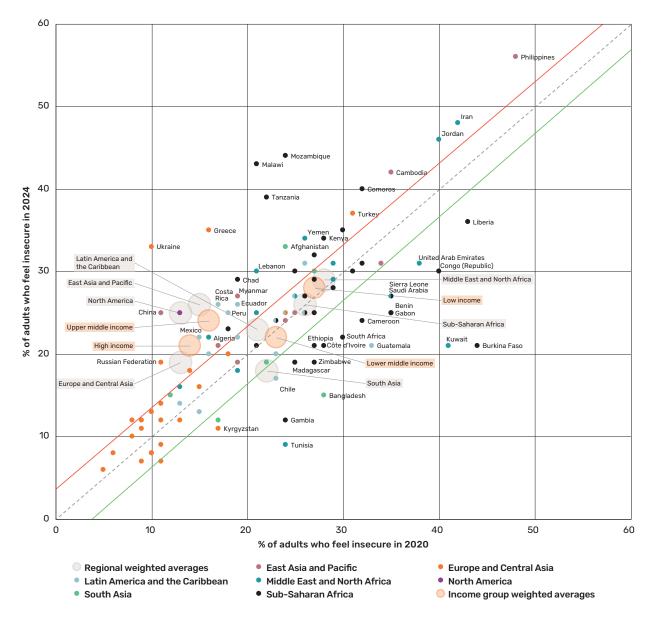
surprisingly, the regional- and country-level changes in tenure insecurity have wide variations.

The largest increase in the level of tenure insecurity was observed in Ukraine, where it increased by 23 percentage points (p.p.) (see Box 3 for the background information). It was followed by Malawi (22 p.p.), Mozambique (19 p.p.) and Greece (19 p.p.). The largest reduction in tenure insecurity was observed in Burkina Faso (down 23 p.p. from an extreme 44% insecurity in 2020), Kuwait (23 p.p.) and Tunisia (14 p.p.).

Figure 1.4 demonstrates changes in tenure insecurity for all surveyed countries. Most countries stayed close to a 45° line (between green and red lines) which means that tenure insecurity stayed at the same level in both rounds with no significant change recorded. However, 33 countries demonstrated a statistically significant increase in tenure insecurity, ranging from 2 to 23 percentage points (values above the red line). By comparison, 24 countries showed a significant decrease in tenure insecurity, ranging from -3 to -23 percentage points (values below the green line).

One important finding was a systematic increase in tenure insecurity in North America (12 p.p. increase), East Asia and Pacific (11 p.p.), Europe and Central Asia (6 p.p.), and Latin America and Caribbean countries (2 p.p.). These are High-Income (6 p.p. overall increase) and Upper Middle income regions (9 p.p. increase) Most of these countries used to have a relatively low level of tenure insecurity and were more active with investments in land and real estate. A systematic decrease in tenure insecurity affected only the South Asia countries (-4 p.p.). (See Table A2 in Annex for more details).

FIGURE 1.4: CHANGES IN TENURE INSECURITY BETWEEN 2020 AND 2024 (FOR ANY HOUSING OR LAND PROPERTY)



BOX 3: UKRAINE: THE LARGEST DROP IN TENURE SECURITY

Ukraine, a Lower Middle-Income country in Eastern Europe, was characterised by a relatively low level of tenure insecurity of about 10% in 2019. The top reason then for insecurity reported by about 4% of respondents was related to a fear that the owner or renter of property may ask the respondent to leave. Such responses reflect a relatively weak protection of tenants and informality of the rental market. Rural residents felt more insecure about their property than urban residents as they were unconstitutionally deprived from the rights to sell their agricultural land¹³ and were anticipating the land reform.

However, between 2019 and 2024 Ukraine experienced the largest country-wide increase in tenure insecurity in the world. The share of the adult population who perceived in the latest survey that they might lose the right to their property during the next five years increased by about 23 percentage points. About 34% of urban population and about 30% of rural population felt insecure about their property rights.

Three factors contributed to this drastic change. Similar to other countries, the COVID pandemic undermined the confidence of renters and mortgage holders to pay for their property (49% of renters indicated this reason as a primary reason for insecurity in 2024 vs. 24% in 2019). Second, the occupation of eastern and southern parts of Ukraine by the Russian federation led to massive displacement – about 6.5 million people fled Ukraine¹⁴ and 4.9 million become internally displaced¹⁵, which represents about 25% of Ukraine's pre-war population.

Such a large-scale displacement implies that these people cannot exercise their property rights and the rights to their temporary shelters are less secure than the rights that existed before the war. About 250,000 units of housing were destroyed by Russian troops¹⁶ since February 2022, land was contaminated with explosives and property in the temporarily occupied territories has been reported as being expropriated by the occupational forces and local militia. Many settlements along the front line such as Avdiivka, Bakhmut have seen more than 70% of all structures destroyed. As a result, the share of the adult population who reported ownership of their main housing property decreased by 11.8 percentage points while the share of renters increased by 13.7 points.

There was, however, a contrasting positive change: agricultural land reform re-established the right of 7.5 million small land owners to sell their private agricultural land and to use it as a collateral. This has led to a relative increase in income and perception of tenure security among the rural residents.

There are several reasons for tenure insecurity to change over time. First, it will be affected if the composition and intensity of factors steering it has changed over time (e.g. conflicts, policy changes, population displacement, COVID-19 pandemic, as discussed in the section 1.3 below). Second, different forms of tenure (e.g. ownership, rental) are associated with different levels of tenure protection in most of the countries (see Section 2), which implies that a change in the distribution of forms of tenure (e.g. increase in renting caused by displacement of population or economic migration) would affect the overall perception of tenure insecurity in a country. Third, different socio-demographic factors such as gender, education level, income level, age, place of residence explain the systematic differences in tenure insecurity in the population (as presented in Section 3). Thus, changes in the population or sample composition between the two rounds of Prindex survey may explain a part of the observed difference.

- 13 See for example the ruling of the European Court of Human Rights in case of Zelenchuk and Tsytsyura vs. Ukraine (846/16 1075/16 of 22/05/2018) for violation of Article 1 of Protocol No. 1 Protection of property.
- 14 As of 15 July 2024 Source: UNHCR (https://data.unhcr.org/en/situations/ukraine)
- 15 As of 30 July 2024 Source: Ministry of Social Protection of Ukraine (<u>https://www.msp.gov.ua/timeline/Vnutrishno-peremishcheni-osobi.html</u>)
- 16 As of December 2023 Source: Report on direct damage to infrastructure from destruction due to Russia's military aggression against Ukraine, April 2024, KSE Institute <u>https://kse.ua/wp-content/uploads/2024/04/01.01.24_Damages_Report.pdf</u> (page 7)

In this report, we compare the observed (unconditional) changes in tenure insecurity (discussed above) with changes that would be observed if the sample demographics and structure of tenure stayed exactly the same across the two rounds of Prindex (conditional change¹⁷).

The conditional global change in tenure insecurity refers to changes in tenure insecurity after adjusting for certain factors in the composition of the sample (like demographics, economic conditions, etc.). When these factors are accounted for, tenure insecurity increased by 2 percentage points globally. Without these adjustments (unconditionally), the increase was 4 percentage points.

The distribution of changes across different countries remained almost the same as in the unadjusted analysis. For instance, tenure insecurity rose by 20 percentage points in Mozambique but dropped by 26 percentage points in Burkina Faso. The list of countries with the biggest changes (both increases and decreases) stayed consistent, although the order of countries changed slightly.

However, after making these adjustments, the number of countries with a statistically significant increase in tenure insecurity fell from 33 to 27 countries, and the number of countries showing a significant decrease in tenure insecurity dropped from 24 to 20 countries.

The largest differences between the adjusted and unadjusted changes were seen in Ukraine, Kuwait, Turkey, China, Myanmar, and Zambia, with differences ranging from 5 to 8 percentage points.

These findings suggest that not all the changes in tenure insecurity over time are directly related to the reasons for insecurity. A significant portion of the changes can be attributed to factors like demographics or tenure composition, meaning that socio-demographic factors must be considered when evaluating the impact of programs and designing policy interventions.

For more specific data, Table A2 in the Annex provides details at the country and regional levels, and Box 4 shows an example of the difference between conditional and unconditional changes in tenure insecurity for the USA.

BOX 4: USA - DIFFERENCE IN UNCONDITIONAL AND CONDITIONAL RESULTS

The United States is an example of a country in which the change in the percentage of people who feel insecure between 2020 and 2024 is affected by differences in the composition of the sample. In the first round of Prindex, 13% of people in the USA reported feeling insecure about their tenure. Without accounting for changes in the sample (unconditionally), this increased by 12 p.p. to 25% in 2024. However, the increase is only 8 p.p. when we account for changes in the sample (conditional).

In the USA, the main change in the sample composition affecting the Prindex results is income level (as proxied by the self-reported income sufficiency). People who are finding it difficult or are only getting by are more likely to report feeling insecure about their tenure than those who are comfortable (as discussed below).

In the USA sample, the percentage of people who are finding it difficult to live on their present income increased from 15% to 25% from 2020 to 2024. This change is in line with an increase in share of Americans who report financial reasons for tenure insecurity from 6% in 2020 to 15% in 2024 (as discussed below). Therefore, accounting for differences in income sufficiency between the two rounds led to a smaller conditional increase in the percentage of people who feel insecure.

¹⁷ The following background factors were considered (controlled for): age of respondents, income level (proxied with income sufficiency), gender, residency in urban or rural area, level of education. The proportion of the following forms of tenure were controlled for as well: ownership of the main housing property, rental, use of the housing property that belongs to other family members, and other forms of tenure.

1.3. Reasons for Tenure Insecurity

Prindex asked the respondents who felt insecure to indicate their reasons. To demonstrate the patterns in the sources of insecurity and develop policy recommendations, the reasons for insecurity were classified as Internal to the household (disagreements with family or relatives; death of a household member), External to household (owner or renter may require a respondent to leave; companies may seize the property; government may seize the property; cusses with customary authorities), and Financial (lack of money or other resources needed to live in the property). Table 1.1 presents the number of countries per region and income level where each of the three sources of insecurity prevail. Countries with external sources of insecurity could benefit from strengthening their land and property titling systems and the judicial protection of rights and improving the market infrastructure. On the other hand, tenure in countries reporting internal sources of insecurity were affected by existing cultural norms and traditions that may be more difficult to change through policy reform. Financial sources of insecurity are likely to be addressed by affordable housing policies such as housing benefits, social housing, low interest mortgages for the first property, etc, or by including housing benefits into a social protection package for the temporarily unemployed.

Between 2020 and 2024, the number of countries where external reasons for insecurity prevail have decreased from 76 to 61, but these sources of insecurity continue to remain the dominant ones. Significantly, however, the number of countries where financial reasons for insecurity dominate has increased from 24 to 38 and now affect 35% of all countries in the sample. In several regions (East Asia and Pacific, South Asia, Sub-Saharan Africa) and Lower Middle-Income countries, financial reasons are as frequent as the external reasons for insecurity. This result suggests the need for strong actions to implement targeted and effective policies aiming at financial security and housing affordability.

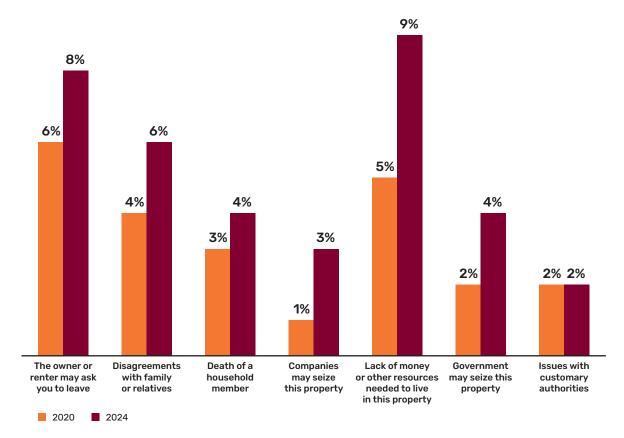
As predicted earlier, the number of countries with internal sources of insecurity remains relatively stable. In both rounds of Prindex survey Mauritius, Chad and Sri Lanka report this reason as the dominant one.

Among the seven specific sources of insecurity considered (Figure 1.5), the most frequent is related to the lack of financial resources needed to live in the main property, for example, to pay rent, mortgage, property tax or utilities. This reason was cited on average by 9% of respondents, with Jordan (30%) and Turkey (25%) on top of the list, followed by Afghanistan, Iran, Kenya and Philippines (22% of respondents in each country).

By region	External		Financial		Internal		Countries
	2020	2024	2020	2024	2020	2024	per region
East Asia and Pacific	6	4	4	5	-	1	10
Europe and Central Asia	21	16	4	9	2	2	27
Latin America and the Caribbean	13	14	4	3	-	-	17
Middle East and North Africa	13	11	2	3	-	1	15
North America	1	-	-	1	-	_	1
South Asia	2	2	1	3	3	1	6
Sub-Saharan Africa	20	14	9	14	3	4	32
By income group							
Low Income	10	8	3	5	2	2	15
Lower Middle Income	24	18	11	18	4	3	39
Upper Middle Income	26	23	7	8	2	4	35
High Income	15	11	3	7	-	_	18
Unclassified	1	1	-	-	-	_	1
Total per reason	76 (70%)	61 (57%)	24 (22%)	38 (35%)	8 (7%)	9 (8%)	108

Table 1.1 Number of countries by the primary reason for tenure insecurity

FIGURE 1.5: REASONS FOR INSECURITY, SHARE OF RESPONDENTS REPORTING THE REASON FOR THE MAIN PROPERTY



Note: the questions about the government and customary authorities were not asked in some countries for political or institutional reasons (see Table A1 in the Annex for more details).

The second most frequent reason cited for insecurity is related potential eviction by the person in charge of the property. On average, 8% of respondents globally indicated this as a reason (indeed, it is common among renters and those who use property that belongs to other family members). However, there is a large variation among countries: the highest was about 31% and 27% of respondents in Turkey and Jordan, respectively.

Other reasons are mentioned less frequently (See Table A3 in Annex for more details).

Since the first round of the Prindex survey, insecurity has increased for all reasons. The largest increase – by 3 p.p. – was due to a lack of financial resources, with Jordan the highest, up 23 p.p. Turkey had the largest increase related to the owner asking respondents to leave the property (by 16 p.p.) (see Table A3 in the Annex), as well as an increase in citing a lack of financial resources (increase by 11 p.p.). The frequency reported for most of the other reasons in Turkey decreased.

Greece demonstrated the largest increase in insecurity over *companies* taking over the property (an increase of 11 p.p.) accompanied by an increase in the frequency of reporting insufficient financial resources (12 p.p.) which may be related to the recent government efforts to foreclose non-performing mortgages.

Mozambique was beset by rises in insecurity for multiple reasons: lack of financial resources (20 p.p.), disagreements with family or relatives (4 p.p.) and death of a household member (13 p.p.). The latter is likely to be related to the ongoing conflict in Cabo Delgado province and large-scale displacement of affected population.¹⁸

18 Conflict Analysis of Cabo Delgado Province In Mozambique, Agency for Peacebuilding, 2024. Available at: <u>www.peaceagency.org/wp-content/uploads/2024/03/AP_Conflict-analysis_Coast-Mozambique_Feb-2024-1.pdf</u>

1.4. Formal documentation

Possession of formal documents confirming property rights is traditionally considered as the best protection of legitimate rights and has been a primary focus of development efforts. This is recognised in the Sustainable Development Goas with a specific coindicator (SDG 1.4.2.).

In the Prindex survey, respondents were asked two questions with respect to the documentation confirming their legitimate rights for their main property. These were designed to:

- 1. Confirm that the respondent or respondent's family members have any of a predetermined set of country-specific documents that demonstrate respondent's right to live in the current property. Such country-specific documents are typically classified into title deed, land or registration certificate, survey plan, registered lease agreement, rental contract, property tax receipt, utility bill, purchase/sales agreement. Some of these documents are considered as formal (de-jure) evidence of property rights. Other documents property tax receipts and utility bills - are typically classified as informal evidence of rights, confirming that the respondent de-facto uses the property. The respondents were asked explicitly about each type of the document used in a country. (For the complete list of country-specific documents and their classification as formal or informal evidence of property rights see the Prindex web site.)
- 2. Confirm if their name personally is on any of the above documents.

These two questions classified the adult population into three groups by the level of de-jure security of their tenure:

- i. Those who live in a *household with* formal evidence of legitimate property rights AND have their name on such documents.¹⁹ This is the strongest form of de-jure tenure and is likely to protect the relevant people from both external and internal sources of insecurity;
- ii. Those who live in a household with formal evidence of legitimate rights BUT DO NOT have their name on such documents. This should be sufficient protection from external threats, but not from the internal sources of insecurity;
- iii. Those who live in a household with NO formal evidence of legitimate rights, which makes the respondents exposed to both internal and external sources of insecurity.

Overall about 74% of the adult population globally live in households with formal documents confirming property rights. This number has increased from 72% in 2020. About 46% of respondents in the latest Prindex round had their individual names on the documents. These estimates are likely to be different from official country reports based on administrative data. Among the reasons for such discrepancies are that selfreporting data was not verified and may be misreported. On the other hand, the administrative data may be incomplete or contain errors.

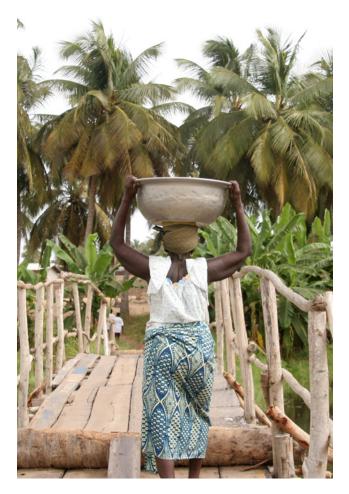
Forms of tenure	Household with formal documents AND name listed	Household with formal documents, NO name listed	NO formal documents
Owners	61	22	18
Renters	43	22	35
Family member owns	31	43	26
Other	26	25	49
Total	46	29	26

Table 1.2 De-jure tenure for the main property, 2024 (percentage of adult population)

¹⁹ This could include the informal documents.

The share of respondents who lived in households with formal documents and were named on documents varied significantly across the forms of tenure (Table 1.2). About 61% of owners had formal documents and were named on documents, followed by renters (43%) and users of the family-owned property (31%). The situation with those who declared "Other" forms of tenure was mixed: 51% of adults declaring other forms of tenure lived in a household with formal documents, but only 25% had their names on the documents. About 49% of adults in "Other" had no documents confirming their rights at all (discussed in the section 2.1 below).

Possession of formal documents makes a significant difference in how respondents feel about insecurity of their tenure. On the global scale, the difference between owners who have and those who do not have their names listed on the formal documents was about 5 p.p. (9% with vs. 14% without the name). Moreover, about 19% of owners who had no documents at all perceive their tenure as insecure (Figure 1.6). Among renters, the difference between those with name and without name on formal documents was even larger (26% with vs. 47% without). These results imply that the traditional instruments of formalising tenure and listing the names of the legitimate right-holders is likely to be an effective tool for reducing tenure insecurity (particularly for renters). The difference is particularly large for East Asia and Pacific countries (see Table A6 in Annex A).



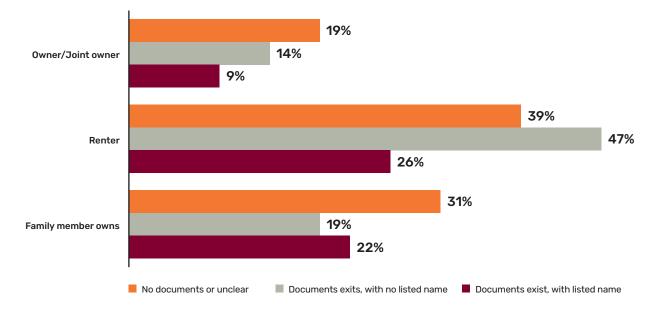


FIGURE 1.6: TENURE INSECURITY BY POSSESSION OF FORMAL DOCUMENTS, 2024



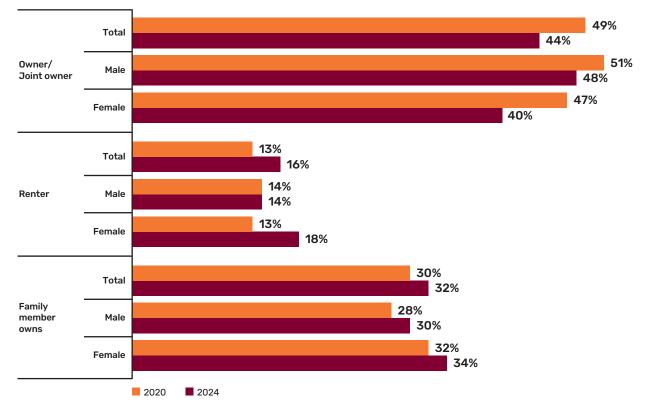
2. Insecurity by tenure and property type

2.1. Distribution of Forms of Tenure for the Main Property

Different types of tenure have an important impact on perceptions of insecurity. First, by design, the scope and enforceability of different bundles of property rights (forms of tenure) are different: owners have fewer (if any) limitations on how to use, benefit or transfer the property, while those who squat on land (use without permission of the owner) may have no rights at all. Second, the institutional protection of different types of property and forms of tenure may differ within and among countries (as discussed below). Thus, the composition of tenure within a country is an important factor for the overall tenure security of the population.

In 2024, the 44% of respondents considered themselves owners or joint owners of their main property, the largest share in the survey (Figure 2.1). This share decreased from 49% in 2020. Countries with the largest share of owners are Lao, Bulgaria and Indonesia with 82%, 73% and 70% of the adult population, respectively. In this category, there were significant differences in ownership rights when it came to gender. Only 40% of women had ownership rights vs. 48% of men. This gender gap has doubled over the past 5 years. The largest gap in ownership in 2024 was observed in Yemen, Afghanistan and Iraq: 27 p.p., 26 p.p. and 22 p.p., respectively.

The second more frequent form of tenure was the use of property that belongs to other family members. About 32% of adults in 108 countries declared this form of tenure in 2024. This form includes the cases when adult children use the property of parents or of other relatives, or when older parents live with their children, or when an adult uses property that belongs to his or her spouse, or a property of another sibling. The share of this form of tenure increased from 30% in the previous round of Prindex. Most commonly in 2024, this form of tenure was reported in Kosovo, Tunisia and Tajikistan with 60%, 56% and 55% of adult population, respectively. The largest increase was observed in Myanmar, Azerbaijan and Argentina by 21 p.p., 19 p.p. and 18 p.p.





Renting property was reported by 16% of adults across 108 countries, an increase from 13% reported in the previous round of Prindex. The trend in renting property is different by gender. The share of women renting property increased from 13% in 2020 to 18% in 2024, while the share of men renting property did not change.

The largest share of renters was reported in Saudi Arabia (57%), Kuwait (55%) and United Arab Emirates (43%), which are among the countries with the smallest share of owners. By contrast, in Kosovo, Uzbekistan, Azerbaijan and Tajikistan slightly more than 2% of adults considered themselves as renters. The largest increase in the share of renters was observed in Zambia, Libya and Ukraine with a 24 p.p., 15 p.p. and 14 p.p. increase, respectively. The rental market plays an important role in stimulating labour mobility and investments in real estate. It also can be seen as an indicator of housing affordability. Thus, the size and security of rental rights has important implications for economic development along multiple dimensions.

Some 8% of the adult population reported other forms of tenure, with no change between surveys or by gender. Chad, Malawi and Burkina Faso had the largest share of population reporting other forms of tenure (18% of the adult population in each country). These other forms included various forms of use with permission from an owner (usufruct or permanent use, collective/shared/ customary ownership, use of corporate property) or without such permission (squatting) or various forms of customary use. Given the small share and diversity within this group, we do not discuss this form of tenure in more detail in this report. Urban and rural areas (Figure 2.2) are different. At the global level, the share of owners is significantly higher in rural areas (50% vs. 42% in urban areas). In contrast, the share of renters is higher among the urban population (19% vs. 9% in rural areas). Users of the family-owned property is very similar: 31% in urban areas vs. 34% in rural.

While the differences are similar across regions and income groups, significant differences in urban-rural distribution can be observed in different countries. Kenya, Bolivia and Palestine showed the largest difference with, respectively, 41 p.p., 34 p.p. and 30 p.p. higher shares of owners in rural areas. Turkey, Greece and Mauritius are the only countries where the share of renters is significantly higher in rural areas than urban ones, 12 p.p., 7 p.p. and 5 p.p., respectively. In most countries, however, renters are more frequent in the urban areas; the largest differences were recorded in Zimbabwe (39 p.p.), Kenya (37 p.p.) and Jordan (36 p.p.). For users of family-owned property, the urban-rural split was more mixed. The United Arab Emirates, Saudi Arabia and Egypt had a more than 20 p.p. difference in favour of rural; Moldova, Greece and Bolivia has the same, but for urban.

All the above implies that the prevalence of different forms of tenure across countries and regions could be behind the differences in observed (unconditional) tenure insecurity. The differences could also be treated as a sign of barriers in access or development or the respective market and would require in-depth countryspecific studies.

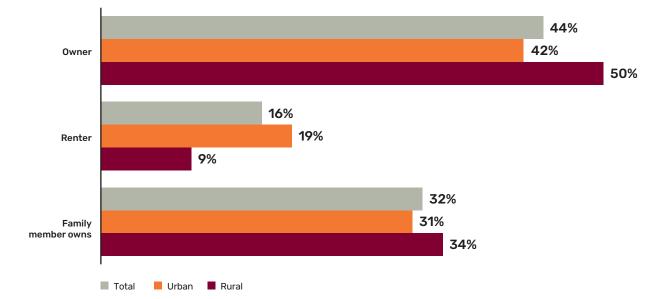


FIGURE 2.2: PERCENTAGE OF ADULTS IN URBAN AND RURAL AREAS BY REPORTED FORMS OF TENURE FOR THE MAIN PROPERTY, 2024

2.2 Levels of Insecurity and Forms of Tenure

As reported in the previous Prindex round, there is a clear difference in the degree of tenure insecurity among the different forms of tenure, with renters having the largest share insecurity, followed by users of family-owned property. The same tendency was observed in the second round (Figure 2.3): 35% of renters globally indicated they felt insecure re their homes, while 23% of users of family-owned property and 12% of owners reported the same. Such a high level of insecurity of renters could be driven by both power imbalance between renters and landlords (as influenced by the legal and market conditions) and increased financial insecurity (for rental payments) compared with other forms of tenure.

However, different patterns can be observed in tenure insecurity using the World Bank's income level classification. While overall insecurity is higher in Low-Income and Lower Middle-Income countries, these countries also have a wider gap between the owners' and renters' tenure insecurity: 46% of renters vs. 18% of owners felt insecure in the Low-Income countries in 2024, while for the High-Income countries these numbers were 31% and 9%.

Also important was an increase in tenure insecurity being observed in High-Income in all forms of tenure.

The patterns of tenure insecurity across the regions of the world remain similar to the previous round of the Prindex survey. The only major difference is that renters' tenure insecurity increased disproportionately in Europe and Central Asia (from 38% to 46%) and in Latin America and Caribbean (34% to 41%). A significant decrease in tenure insecurity for renters was found in East Asia and Pacific (from 38% to 25%).

At the country-level, the largest difference in tenure insecurity between owners and renters was observed in Lebanon, Yemen, Kazakhstan and Turkey, with 69 p.p., 68 p.p., 67 p.p. and 67 p.p. differences, respectively. The smallest differences were in Comoros, Mali and Malawi, where the differences were all under 5 percentage points and not statistically significant.



FIGURE 2.3: PERCENTAGE OF OWNERS, RENTERS AND USERS OF FAMILY-OWNED PROPERTIES WHO FEEL INSECURE ABOUT THEIR MAIN PROPERTY

Owner Family member owns Renter

2.3. Main Property and Other Property

The composition of real property provides an illustration of what assets are available to individuals for housing, production, recreational and other needs. By design, we observed a representative sample of housing property that may or may not have land attached (e.g. an apartment in multi-unit apartment building vs. a detached house). This sample design permits an estimation of the share of the population that has individual rights to land and to any other property (including agricultural land) besides the main housing unit either individually or by means of using property that belongs to other members of the household. (The survey does not assess the distribution of corporate rights to real property.)

Prindex data demonstrate that about 55% of the adult population have rights to land attached to the main property (Figure 2.4). This share decreased from almost 61% in the 2020 round of Prindex, partially reflecting ongoing urbanisation. The highest share of housing with land attached was seen in Indonesia (99.9%), Ethiopia (99%) and Sri Lanka (99%), while the lowest shares were in Egypt (0.9%), Turkey (14%) and Kuwait (16%). There was not much of a gender difference observed with respect to this statistic.

Regarding other property, Prindex found a significant increase in the share of adults who have ownership, rental or use rights to real property besides the main housing unit. About 24% of respondents in 2024 (vs. 18% in 2020) declared that they have rights to a second housing unit, agricultural land, commercial or other real estate. The highest share of population with rights to other property was in Cambodia (55%), Uganda (39%), China and Greece (both 38%), while the lowest was in Montenegro (9%), Zimbabwe (8%) and Egypt (6%). There is a significant gender difference in rights to other property. In 2024, about 27% of men declared rights to other property vs. 22% of women. That gap has increased over the past 5 years.

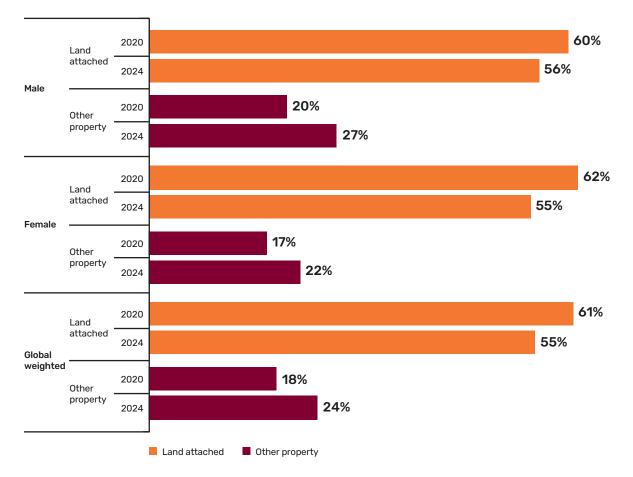
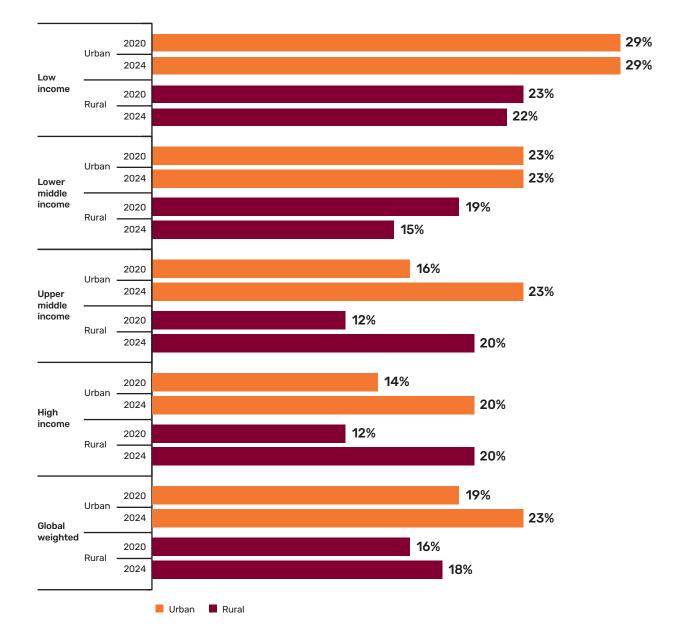


FIGURE 2.4: PERCENTAGE OF ADULTS WHO REPORTED LAND ATTACHED TO THE MAIN PROPERTY AND RIGHTS TO ANY OTHER PROPERTY

2.4. Location of the Main Property in Urban or Rural Areas

Tenure security is impacted by where the main property lies, whether it is in urban or rural areas. Among the drivers of such differences could be the composition of tenure (as discussed above), difference in value, demand for and characteristics of property as well as in quality and accessibility of relevant infrastructure and awareness of the right holders about their rights and how to protect them. On the global level, 18% of the rural population felt insecure vs. 23% of urban population (Figure 2.5), versus a previous 16% vs. 19%. The overall urban-rural difference in tenure security, however, is being driven primarily by Low- and Lower Middle-Income countries where this difference in 2024 was 8 p.p. This is in line with our findings of a much higher insecurity among renters in these countries and a higher share of renters in urban areas. The largest urban-rural difference was found in Ethiopia, Zimbabwe, Jordan, and Afghanistan with 19 p.p., 22 p.p., 28 p.p. and 29 p.p. differences, respectively. The opposite tendency was observed in a small number of countries where rural residents indicated they felt more insecure. Such countries include Turkey (with 37 p.p. more rural residents feeling insecure than urban), Algeria (27p.p.), Mali (15p.p.), Italy (12p.p.), Sierra Leone (12p.p.). Analysis of the reasons for such differences would require country-specific, in-depth studies.







3. Tenure insecurity and socio-demographics

Socio-demographic factors such as gender, age and income level are often considered as drivers of inequality and multidimensional poverty, potentially linked to discrimination, unequal access to resources or stigmatisation. Inequality in the perceived or actual risk of losing property rights may reflect such inequality as well. Thus, the differences in socio-demographic composition among the countries or over time explains some variation in tenure insecurity as was presented in Section 1.2.

3.1 Gender Differences in Tenure Security

Gender Gap in Perceptions

Gender differences in access to land and security of tenure have been a focus of numerous studies and are well documented in some environments. Reducing such differences is a targeted of various Sustainable Development Goals (SDGs 1.4.2, 5.a., and several related indicators). Prindex is the first study to provides a global picture of security of property rights among men and women. Similar to the first round of Prindex, no significant difference in perceptions of tenure security across gender was detected on the global scale: 24% of men and 23% of women felt insecure about their tenure (Figure 3.1). Nor was any difference detected across the regions.

While such results may look controversial at first glance, there are two reasons that may explain such counterintuitive results. First, many long standing institutional, legal and cultural differences between men and women's property rights may be considered as a social norm and may not be treated as a risk factor (or the perception of such risk may reduce over time). Second, the global numbers may hide the diversity of gender-related differences in various institutional environments and specific property-related practices such as the right to possess or inherit property, existing social roles and responsibilities, etc. The topic of gender differences in practising property rights is considered in more detail in "Prindex Gender Report 2024: Understanding women's and men's perceptions of tenure security (available on the Prindex website). The current report highlights only some examples where the gender differences in property rights for land and housing are observed.

Figure 3.1. demonstrates that a significant gender difference in perceptions of tenure security exists in countries with different income levels. However, there are two opposite situations with respect to gender for Low- and High-Income countries (which cancels out the global difference). In the Low-Income countries, men on average felt more secure than women by a statistically insignificant 27% vs. 28%. In contrast, in High-Income countries, men felt significantly more insecure in the 2024 round (23% of men vs. 19% of women). Both tendencies were observed in the first round of Prindex, although the gap increased.

It is at the country level that gender difference in insecurity perception is much more significant and, as might be expected, presents different directions in different groups of countries. There are 6 countries (out of 108) where women feel significantly more insecure than men. The largest gaps were recorded in the United Arab Emirates (11 p.p.), Yemen (9 p.p.), Tajikistan and Kosovo (6 p.p. for both). The opposite was that case in 13 countries, where men reported feeling significantly more insecure than women. Among them are Iraq (-9 p.p.), Myanmar (-10 p.p.) and Greece (-14 p.p.). For comparison, in 2020 a significant gender difference was observed in 19 out of 140 countries (14% of surveyed countries).

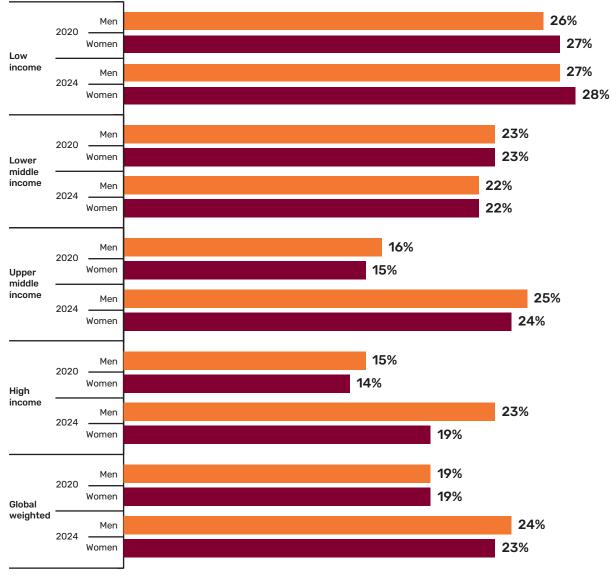


FIGURE 3.1: PERCENTAGE OF ADULTS WHO FEEL INSECURE ABOUT ANY PROPERTY

Men Women



Insecurity in case of spousal death and divorce

One area in which significant gender differences are apparent is in the level of worry over losing property rights in cases of divorce or a spouse passing away. All married respondents were asked to consider how worried they would be about losing rights to their main property if either of these events were to occur.

Globally, 30% of married men and 33% of married women expresses concern about losing their rights in the **event of divorce** (Figure 3.2). However, a much larger gap was observed in the Middle East and North African countries, where 15% of men and 37% of women worried about such a scenario. This gap has widened since the first round of Prindex. A similar difference was observed in Sub-Saharan countries where 32% of men and 44% of women were worried. This gap, however, has decreased over the last five years. In contrast, in South Asia countries, the gender gap in tenure insecurity in case of divorce has increased from 2.5 p.p. (statistically insignificant) in 2020 to 9 percentage points in 2024. Almost no gender difference in this scenario was recorded in Latin America.

The widest gap was recorded in Low-Income countries (32% of men and 47% of women felt insecure) while no gender difference was recorded for the High-Income countries.

FIGURE 3.2: PERCENTAGE OF ADULTS WHO FEEL INSECURE ABOUT THEIR PROPERTY RIGHTS IN CASE OF DIVORCE

		1				
East Asia	2020		11% 16%			
and Pacific	2024			29%	35%	
Europe and	2020		15% 16%			
Central Asia	2024		15%	22%		
Latin America	2020		19%	21%		
and the Caribbean	2024		19%	20%		
Middle East and	2020		13%		33%	
North Africa	2024		15%		37%	
North	2020	6%	12%			
America	2024		15% 16%			
South Asia	2020				35% 37%	
	2024				35%	44%
Sub-Saharan	2020				33%	48%
Africa	2024				32%	44%
Global	2020		20	25%		
weighted	2024			30	33%	
		Men Wome	•n			

🛑 Men 🛛 🛑 Women

In the case of the **death of a spouse**, both gender and regional differences were very large. Globally, 30% of married men and 35% of married women would worry about losing their rights if their spouse were to pass away (Figure 3.3). These shares have increased by 10 percentage points since the first round of Prindex, but the gender gap has not changed.

Regionally, 40% of married men (vs. 53% of married women) in South Asia would worry about losing their property rights in case of spousal death. Similar

numbers were recorded in Sub-Saharan Africa (35% of married men and 50% of married women). Despite a relatively low level of risk associated with the death of a spouse, a large gender gap was recorded in Middle East and North African countries: 15% of married men and 32% of married women would worry, and the gap has increased since 2020.

The below clearly indicates areas for policy intervention to reduce risk over both individual property rights in general and where there are major gender differences.

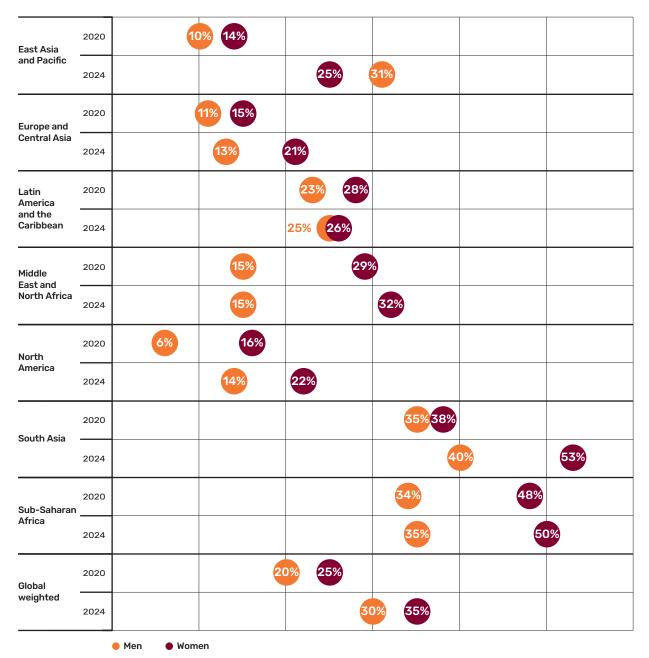


FIGURE 3.3: PERCENTAGE OF ADULTS WHO FEEL INSECURE IN CASE OF SPOUSAL DEATH

3.2 Age Differences in Tenure Security

There are several reasons to expect tenure insecurity to differ across age groups. These include differences in forms of tenure and wealth, but also differences in knowledge, experience and skills with managing real property. Prindex data confirm such expectations. In both rounds, respondents of 55 years of age and older were much less likely to feel insecure (19% in 2024) than younger adults. Respondents of 24 years and younger were the most likely to feel insecure (26% in 2024). A similar difference was observed in 2020, however the gap between the youngest and oldest cohort was wider (12 p.p.).

There is a lot of variation in the age-related gap across countries. Surprisingly, the largest difference in perceptions between the youngest and oldest cohorts was recorded in the High-Income countries (13 p.p.), which repeats the pattern recorded in the first Prindex round. As similar difference (12 p.p.) was recorded in the Low-Income countries. Potential reasons for this are the dominance of renters among the younger generation and higher levels of financial insecurity. Both reasons would deserve higher attention from policymakers. No systematic differences were recorded across the regions.

At the country level, the highest insecurity age gap was observed in Lao, Ukraine and Tanzania with respectively a 33 p.p., 29 p.p. and 26 p.p. gap between the youngest and oldest cohorts. In a small number of countries: the older cohort was more insecure than the younger. Among such countries were Saudi Arabia (-24 p.p.), Libya (-16 p.p.), Kuwait (-15 p.p.) and Malawi (-9 p.p.). The reasons for this require further investigation at the country level.





• 55+ • 25-54 • 18-24

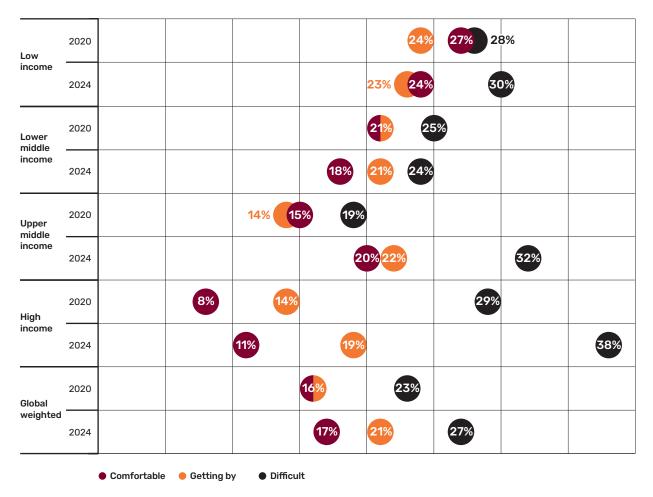
3.3 Income Level

As discussed above, financial reasons for tenure insecurity have become more prevalent over the past five years. To understand this, the report presents the differences in perceptions of tenure insecurity with respect to an individual's income level as related to self-reported income sufficiency.

In the 2024 Prindex round, 17% of respondents reported having a "Comfortable" level of income while 41% and 42% reported that they are "Getting by" or finding it "Difficult" to live on their current level of income. Globally, 17% of those who reported a "Comfortable" level of income reported their property rights as insecure. In contrast, 27% of those with the lowest ("Difficult") level of income reported their rights as insecure. This income gap – 10 p.p. – in tenure insecurity increased from 7 p.p. in 2020.



FIGURE 3.5: PERCENTAGE OF ADULTS WHO FEEL INSECURE ABOUT ANY OF THEIR PROPERTIES BY INCOME SUFFICIENCY



There are, however, very significant differences across the income groups. A relatively small gap in perceptions was recorded for Low- and Lower Middle-Income countries, which presents a striking difference with the High-Income countries where the gap between perceptions of people with the highest and lowest income adequacy is estimated at 27 p.p. It is followed by a 12 p.p. difference in the Upper Middle-Income countries. In both cases the gap has increased over the last five years, calling for policy intervention. Such differences across the countries reflect the fact that in the Low-Income countries it is the highincome respondents who feel equally insecure as the low-income respondents, while in the High-Income countries, financial insecurity of renters (often lowerincome families, migrants and displaced families) contributes to the gap.

No systematic differences are recorded across the regions (as most regions include a mix of High- and Lower-Income countries).

At the country level, the largest differences were recorded in the United States of America (38 p.p. difference between the lowest and highest income levels, which is in line with the results presented in Box 4), Jordan (32 p.p.), Greece (31 p.p.) and Turkey (31 p.p.). The opposite situation was recorded in a small number of African countries: in Niger, Chad, Zambia and Nigeria, it was the higher income respondents who feel more insecure with the gap ranging from -10 to -23 p.p. We hypothesize that a reason for this result is that the *physical* insecurity of property owners may be higher in these countries.





4. Tenure insecurity and development outcomes

One of the top policy questions in the land governance field is to what extent more secure tenure affects development. This section provides a few examples of the relationship, based on theoretical predictions from the literature. These examples, however, should not be treated as evidence of causal relationships, but rather as a call for more in-depth research which has become more feasible thanks to the availability of new Prindex data which track changes over time.

Land investments and tenure security

To investigate the hypothesis that more secure tenure is associated with greater investments in land quality and productivity, we looked at correlations between investments in organic agriculture (as a proxy for agricultural investments) and the share of the population who feel insecure about their agricultural land and related property. Figure 4.1 shows that a higher share of people with insecure rights in 2020 was associated with a significantly smaller share of agricultural land used for organic production in 2021-22 based on FAO land use data (slopes of the regression line is negative).

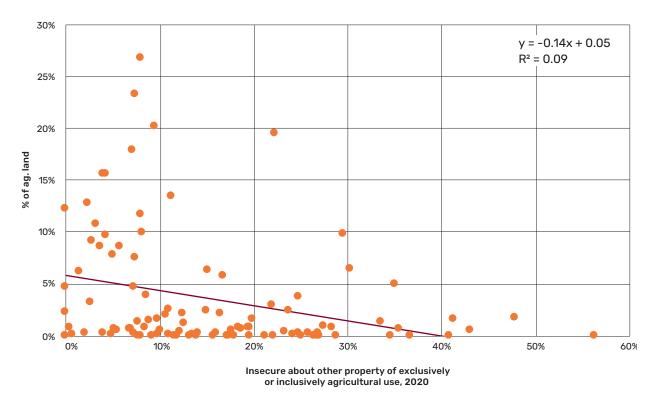


FIGURE 4.1: TENURE INSECURITY AND PRODUCTIVE LAND IMPROVEMENTS

Note: data on the land use is based on FAOSTAT Land Use Data: <u>https://www.fao.org/faostat/en/#data/RL</u>

Corruption Perception Index (CPI)

Many sources of tenure insecurity discussed in this report are external to a household and may lead to the loss of legitimate rights if the land governance and judicial systems cannot protect them. Corruption could be among the reasons that limit the capacity of the formal property rights system. Figure 4.2 presents a correlation between Transparency International's 2022 Corruption Perception Index²⁰ and the level of tenure insecurity we report in each country in 2024. The CPI uses a scale from 0 to 100 where 100 is associated with no corruption and 0 is for a highly corrupt public sector. As Figure 4.2 suggests, countries with higher values on the CPI (low corruption) overall have lower tenure insecurity. However, corruption explains only a small share of variation in tenure insecurity. Similar patterns were documented with Prindex 2020.



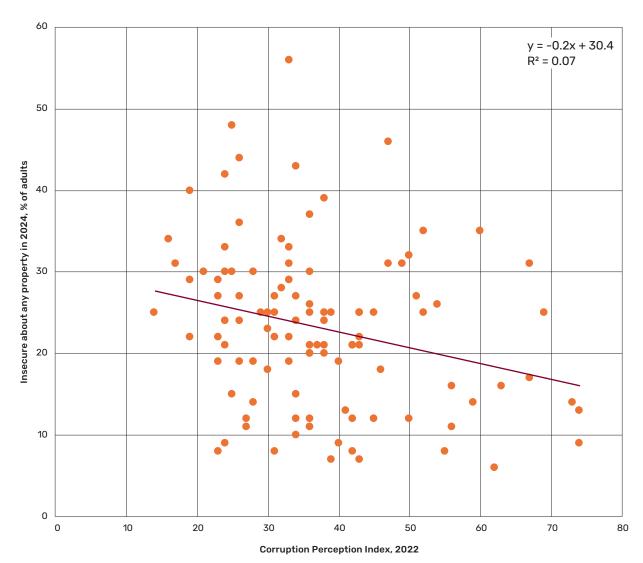


FIGURE 4.2: LINK BETWEEN THE PERCEPTIONS OF INSECURITY AND CORRUPTION PERCEPTION

INDEX

Government Effectiveness

Analysis of the previous round of Prindex data²¹ demonstrated that perceptions of tenure insecurity correlate with the World Bank's Government Effectiveness Index (GE). This index captures perceptions of the quality of public services, the quality of the civil service and the degree of its independence from political pressures, the quality of policy formulation and implementation, and the credibility of the government's commitment to such policies.²² It is based on multiple data sources and is designed to be comparable over time. Higher values of the index correspond to better outcomes. While the cross-sectional correlation between the index and tenure security could capture the effect of various other factors, the first repeated data on perceptions of tenure insecurity allows the exploration of some causal relationship between the improvements in the government effectiveness and a decrease in tenure insecurity. Figure 4.3 demonstrates how improvements in the GE index between 2017 and 2022 (one year before Prindex data collection started in each round) correlate with the change in country level tenure insecurity between 2020 and 2024. The negative (however, not very strong) relationship confirms the predicted association. Further research is needed to build stronger evidence of what is presented here.

Similar, but statistically weaker links were established with another World Bank index, the Rule of Law Index.

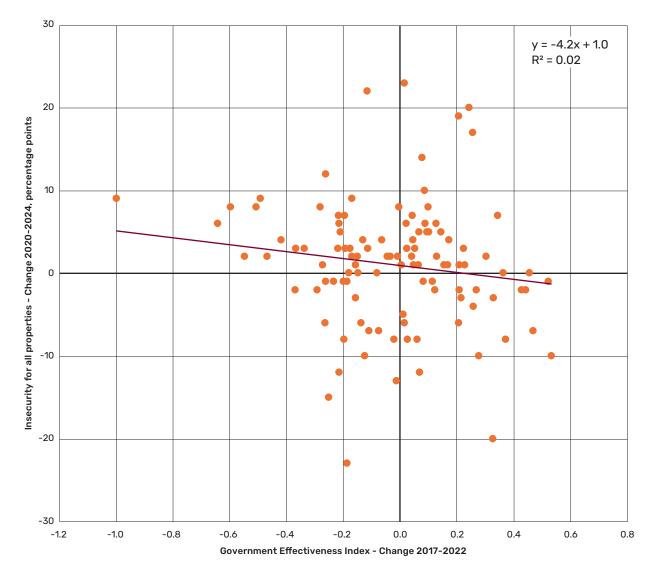


FIGURE 4.3: GOVERNMENT EFFECTIVENESS AND ITS EFFECT ON TENURE INSECURITY

21 See Prindex Comparative report 2020

²² See www.govindicators.org for data and methodology details.

Human Development Index (HDI)

The United Nations' HDI was designed to capture the multidimensional nature of growth and includes three key dimensions of human development: a long and healthy life, access to knowledge, and a decent standard of living.²³ Higher values on the index correspond to better outcomes. HDI is linked to perceptions of tenure insecurity via multiple channels. Longer and healthier lives would imply a higher share of the older population (who on average have lower perceptions of tenure insecurity). Better access to knowledge and higher levels of education would in general facilitate individuals' ability to process legal information and protect property rights. Finally, decent standards of living and higher income would improve financial security. Figure 4.4. demonstrates evidence of the above and shows that higher values of HDI in 2022 are associated with lower values of tenure insecurity in 2024.



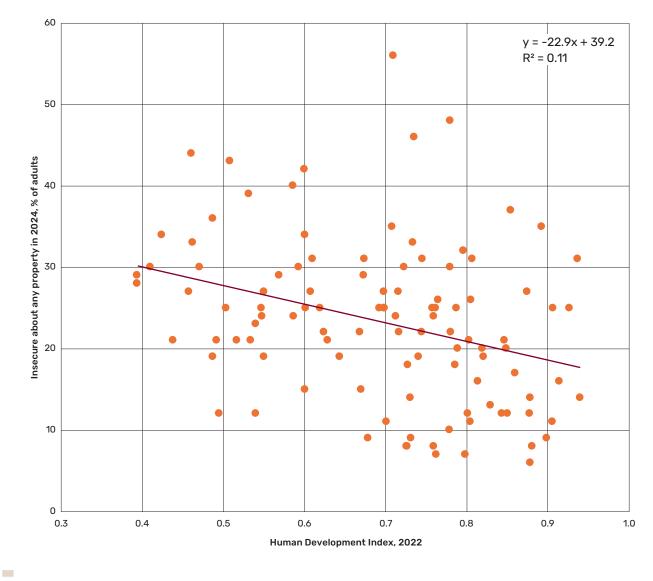


FIGURE 4.4: PERCEIVED TENURE INSECURITY AND HUMAN DEVELOPMENT INDEX

23 For more information and data see https://hdr.undp.org/data-center/human-development-index#/indicies/HDI



5. Conclusions and policy recommendations

This second global assessment of perceptions of peoples' security and insecurity over land and housing property tenure contains the first-ever measurement of how the perceptions have changed over time, as well as factors that may be influencing these changes.

The key message is that tenure security cannot be taken for granted. Improving perceptions of tenure security of men and women, young and old, in both High- and Low-Income countries will require efforts from policy makers, land authorities, development practitioners and partners, experts and community activists. The report's results show that such efforts need to go beyond documenting the ownership rights of household heads. Policies should also strengthen the rights of people with other forms of tenure, particularly renters.

BOX 5: FINDINGS

- 23% of adults globally report feeling insecure about their property rights, a rise from 19% in 2020. This marks an increase of 239 million adults over the past four years.
- Financial insecurity is a major driver, particularly in Upper Middle- and High-Income countries, where 9% of respondents cited financial issues like unpaid rent or mortgage as their top concern.
- The East Asia and Pacific region saw the sharpest rise, with an additional 176 million people reporting insecurity, predominantly in China.
- In contrast, improvements were observed in Burkina Faso, Kuwait, and Tunisia, where tenure insecurity dropped by 23, 20, and 14 percentage points respectively.

Prindex data provide us with a better understanding of what tenure insecurity looks like globally. First, there is always some "natural" level of tenure insecurity related to the inherent risks of losing rights associated with rental or other use rights. In particular, Prindex data demonstrate that a lack of financial resources and a risk of eviction by owner or renter are mentioned most frequently. Such risks are unrelated to the quality of land governance institutions but to the ability of individuals to pay for the use of land and housing (financial sources of insecurity). Secondly, risks associated with internal household or cultural norms often go beyond the scope of land law and statutory land governance institutions. Reducing such risks will require changes in family law and in customs and traditions in many contexts. Such changes are likely to require significant time horizons and concerted efforts in many areas of life. India and several other countries demonstrate how challenging such reforms could be.

External factors to the land sector such as conflicts, natural, and human-made disasters fall outside the sphere of policy control in terms of their scale and duration of impact on the land sector. However, robust land governance systems are necessary for effective mitigation of such impacts, and for maintaining and restitution of property rights. Ukraine's ongoing efforts to track displacement and record rights where damage has occurred to plan for reconstruction is an example of this type of mitigation.

The different types of risks to tenure security outlined in this report imply a need for careful classification in terms of scale and sources in order to guide priorities for policy and programmatic interventions. Where successful, experience with mitigation of the above risks (e.g., financial, conflicts, evictions of renters and users) will require careful examination and scaling in each local context. As a second assessment of tenure insecurity, this report demonstrates the consistency of assessment of perceptions of tenure security and the robustness of Prindex methodology. This is an encouragement for national governments to use Prindex data for reporting on the relevant U.N. Sustainable Development Goal for land tenure recognition (SDG 1.4.2) to facilitate the development of the global land sector.

Data comparison demonstrates that the changes in perceptions of tenure insecurity range from an increase by 23 percentage points in Ukraine to a decrease by 23 percentage points in Burkina Faso. This implies that official reports used to set SDG 1.4.2 are based on data from more than 10 years ago, making them significantly outdated and not necessarily reflective of the current status of many countries. Second, the results also demonstrate that perceptions of insecurity are sensitive to shocks and interventions in some cases. But at the same time, where there are no significant shocks or interventions, perceptions appear to remain largely consistent over time and tend to reflect the overall quality of existing land governance institutions. This persistence implies that organic improvements in subjective assessments of tenure security are unlikely if changes in land governance systems and traditions are not systematically implemented.

In a fast-changing world affected by climate change and natural disasters, population growth and rapid urbanization, poverty and inequality, gender discrimination and conflict, tenure security is a crosscutting, essential public good which incentivizes and enables individuals and communities to seek solutions to these challenges.

The data's depiction of generalized stasis and localized change in response to shocks and interventions leads to another important message. Global society is just five years away from the SDG target year of 2030, when the goal of tenure security for all is expected to fall short. The signals transmitted by the 2024 round of Prindex have the potential to sound a "wake up call" to the land sector to notice and respond to the challenges of tenure insecurity with renewed urgency and an expanded level of resourcing.

Beyond demonstrating a movement further away from the global goals than we were five years ago, the new data reveal new challenges of financial insecurity, conflicts and displacement of population, which are making the rights for land and housing less secure than previously. The results suggest that global and national institutions are not well-equipped to respond to such new challenges effectively. Moreover, the results imply that the stated development goals for tenure security may require rethinking and updating. Secure rights for all is unlikely and some level of insecurity is inevitable. Each form of tenure exposes the right-holders to some inherent risks (e.g. financial insecurity, family conflicts), which leads individuals to optimise their tenure choice within their income constraints. New policy and pragmatic goals for the sector could target reductions in market frictions when choosing among the alternative forms of tenure, thus expanding access, and improving affordability and security. They should also aim at reducing the inequalities in accessing the respective markets that are recorded across the gender, age and other population groups.

BOX 6: POLICY RECOMMENDATIONS

The report calls for country-specific interventions to address the diverse causes of tenure insecurity. These include:

- Financial safety nets and social protection policies to support renters and mortgage holders facing financial challenges.
- Expansion of affordable housing programs, including social housing and community land trusts.
- Increased efforts to address gender disparities, as women globally remain less likely to have secure property rights compared to men (40% versus 48%).
- Strengthening land governance systems in conflict-affected regions to safeguard property rights and facilitate post-conflict recovery.

Prindex results suggest that these inequalities are probably constraining the optimal and socially beneficial use of land resources. A rethinking of goals could help to bring land and housing resources to more productive uses more quickly and contribute to economic development more strongly. Such rethinking would also call for new policy instruments (such as expanded support and protection for social housing, rental properties and new modalities for affordable housing such as community land trusts, green urban expansion through land pooling and subdivision, informal settlement upgrading and land sharing) and for changing priorities among the use of already available policy tools. The dataset has the advantage of enabling comparable global and national assessments of tenure security. At the same time, the sample's focus on global and national assessment limits the ability to assess some important types of tenure and challenges related to land governance and housing. The sampling approach of Prindex, for example, does not provide for assessments of customary tenure systems including forests and rangelands. The sampling is not sufficient to generate assessments of specific country policy interventions such as regularization of specific informal settlements, or agricultural rental effectiveness or variation among different urban planning approaches.

Studies of these areas calls for different sampling and methodological approaches and need to focus on specific countries and locations. The same is true for the majority of impact evaluations of policy and program interventions. However, the Prindex methodology can be used for such assessments with adjustments in its sampling strategy as has been demonstrated by several country studies carried out between the first and second rounds of Prindex from 2020 to 2024.

Finally, Prindex contributes to the emergence of a comprehensive data infrastructure on perceptions of tenure security, helping to provide a basis for policy and investment design and evaluation. It also can be used for modelling of real estate and mortgage markets, as well as for related risk assessments.

Looking ahead

Overall, the results of this new round of data collection contribute to the goal of strengthening tenure security globally. To build on the insights from this second round of Prindex and advance toward a comprehensive global understanding of tenure security, four key areas for further research and expansion have been identified:

- Expand country coverage: Increase the survey's reach to 140-150 countries, improving representation in regions like Europe and Africa to create a more globally balanced understanding of tenure security.
- Leverage technology: Explore the use of web-based survey tools for measuring tenure security, evaluating their potential impact on the cost-effectiveness and quality of data collected by Prindex.
- Deepen research focus: Broaden country-specific and thematic studies, particularly in the land sector. This includes a systematic exploration of how secure tenure influences productive investments, wellbeing, and climate adaptation.
- Analyse institutional factors: Extend the analysis
 of institutional frameworks and drivers of tenure
 insecurity across different forms of tenure and
 countries to better understand global patterns
 and trends.

For more information, accessing Prindex data and updates please visit the Prindex website at www.Prindex.net.

Annex A: Country-level statistics

Country	Sample si	Sample size age 18+ Data collection method				Exclusions and notes on sampling		
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024	
Afghanistan	1048	929	CAPI	CAPI	2019	Gender-matched sampling was used during the final stage of selection.	-	
Albania	1035	975	CAPI	CAPI	2019	People living in remote or difficult-to-access rural areas were excluded. The excluded area represents approximately 2% of the population.	People living in remote or difficult-to-access rural areas were excluded. The excluded area represents approximately 2% of the population.	
Algeria	1006	1000	CAPI	CATI	2019	Sparsely populated areas in the far South were excluded, representing approximately 10% of the population.	-	
Argentina	1024	982	CAPI	CAPI	2019	Those living in dispersed rural population areas were excluded. This represents about 5.7% of the population.	Those living in dispersed rural population areas were excluded. This represents about 4% of the population.	
Armenia	1035	971	CAPI	CAPI	2019	-	Settlements near territories disputed with Azerbaijan were not included for insecurity reasons. The excluded area represents approximately 3% of the population.	
Australia	1004		CATI		2019	-	Not included in Round 2	
Austria	1013		CATI		2019	-	Not included in Round 2	
Azerbaijan	1027	951	CAPI	CAPI	2019	Kelbadjaro-Lacha, Nakhichevan and Nagorno- Karabakh territories not included. These areas represent approximately 14% of the total population.	Nakhichevan and East Zangezur territories not included. These areas represent approximately 8% of the total population. (Nagorno-Karabakh not included in sampling frame and not counted in exclusion percent.)	
Bangladesh	1001	950	CAPI	CAPI	2019	Three hill districts in Chittagong (Rangamati, Khagrachori & Bandarban) and two districts in Rohingya rehabilitation areas (Teknaf and Ukhiya) were excluded for security reasons. The excluded area represents approximately 3% of the population.	-	
Belarus	1095		CAPI		2019	-	Not included in Round 2	
Belgium	1003		CATI		2019	-	Not included in Round 2	
Benin	969	921	CAPI	CAPI	2018	-	-	
Bolivia	994	952	CAPI	CAPI	2018	-	Some distant, small locations were excluded due to accessibility and/or security issues. The exclusions represent approximately 7% of the population.	
Bosnia and Herzegovina	1053	985	CAPI	CAPI	2019	-	-	

Table A1: Sample sizes, data collection method and notes on sampling

Table A1:	Sample sizes,	data collection r	nethod and note	s on sampling	(continued)
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Country	Sample si	ze age 18+	age 18+ Data collect	tion method	Round 1:	Exclusions and n	otes on sampling
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024
Botswana	1009	978	CAPI	CAPI	2019	-	Sampling units of population size less than 50 are excluded from the sampling frame. This exclusion is approximately 4% of the population of Botswana.
Brazil	1030	969	CAPI	CAPI	2019	People living in indigenous lands and dangerous areas where the safety of interviewers was threatened were excluded. The excluded areas represent approximately 1% of the adult population.	-
Bulgaria	1063	946	CAPI	CAPI	2019	-	-
Burkina Faso	1260	928	CAPI	CAPI	2018	-	Some communities across regions were excluded due to security reasons. The areas excluded represent approximately 18% of the population.
Cambodia	991	949	CAPI	CAPI	2018	-	Koh Kong, Stueng Treng, Otdor Meanchey, and Kep provinces were excluded. These excluded areas represent approximately 3% of the population of Cambodia
Cameroon	1496	921	CAPI	CAPI	2018	-	Some arrondissements in the East region, the North Region, the Extreme North region, the Northwest region, and the South West region were excluded due to insecurity. Neighbourhoods with less than 50 households were also excluded from the sampling. The exclusion represents 21% of the total population.
Canada	1027		CATI		2019	-	Not included in Round 2
Chad	1043	902	CAPI	CAPI	2019	Because of security issues and difficult terrain, eight regions are excluded from the sampling: Lac, Ouaddaï, Wadi Fira, Bourkou, Ennedi, Tibesti, Salamat and Sila. In addition, the North Kanem and Bahr El Gazal North districts were excluded due to accessibility issues. Quartiers/villages with less than 50 inhabitants are also excluded from sampling. The excluded areas represent 25% of the population.	Because of security issues and difficult terrain, seven regions are excluded from the sampling: Lac, Ouaddaï, Wadi Fira, Bourkou, Ennedi, Tibesti, Salamat. In addition, the North Kanem and Bahr El Gazal North districts were excluded due to accessibility issues. Quartiers/villages with less than 50 inhabitants are also excluded from sampling. The excluded areas represent 23% of the population.
Chile	1028	991	CAPI	CAPI	2019 & 2020	-	-
China	3581	2903	CAPI	CAWI	2019	Xinjiang and Tibet were excluded from the sample. The excluded areas represent less than 5% of the population of China	-

Table A1:	Sample sizes, data collection method and notes on sampling (continued)
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Country	Sample si	ze age 18+	Data collec	tion method	Round 1:	Exclusions and n	otes on sampling
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024
Colombia	3996	953	CAPI	CAPI	2018	The Department of San Andres y Providencia was excluded due to its small population and the expense of surveying the islands. It represents 0.18% of the country's population.	Ten departments and an additional 19 municipalities were excluded since they are in areas of low population or with extreme insecurity issues. The excluded areas represent approximately 5%
							of the population.
Comoros	998	900	CAPI	CAPI	2019	-	-
Congo (Republic)	1000	919	CAPI	CAPI	2019	-	-
Costa Rica Côte d'Ivoire	981 1170	979 936	CAPI	CAPI	2018 2018	-	- PSUs with population less than 100 were excluded prior to sampling, corresponding to 9.2% of the population.
Croatia	1061	988	CAPI	CAPI	2019	-	-
Cyprus	1010	1023	CATI	CATI	2019	-	-
Denmark	1007		CATI		2019	-	Not included in Round 2
Dominican Republic	1020		CAPI		2019	-	Not included in Round 2
Ecuador	985	940	CAPI	CAPI	2018	Population living in Galápagos (province) and Zonas no delimitadas, i.e., jurisdictions that are not defined to which province and canton they belong representing 0.4% of the total population of Ecuador is excluded from this study.	-
Egypt	1000	928	CAPI	CAPI	2019	Frontier governorates (Matruh, Red Sea, New Valley, North Sinai, and South Sinai) were excluded, as they are remote and represent a small proportion of the population of the country. The excluded areas represent less than 2% of the total population.	Frontier governorates (Matruh, Red Sea, New Valley, North Sinai, and South Sinai) were excluded, as they are remote and represent a small proportion of the population of the country. The excluded areas represent less than 2% of the total population.
El Salvador	999	967	CAPI	CAPI	2019	-	-
Estonia	1057	1004	CAPI	CATI	2019	-	-
Eswatini	1047		CAPI		2019	-	Not included in Round 2
Ethiopia	1043	914	CAPI	CAPI	2019	Six of the nine zones of the Somali region (Degehabur, Warder, Korahe, Fik, Gode, Afder) were excluded due to accessibility, security issues, and nomadism. Additionally, in the Somali region, Liben Zone, Moyale and Dolo Ado Woreda were excluded because of security concerns. All the Wordera in Benshangul region, Kamashi Zone were also excluded for security reasons. The exclusions represent 4% of the population of Ethiopia.	Due to ongoing conflict and security issues, Tigray, Gambella, Harari regions were excluded. The excluded areas represent approximately 7% of the total population of Ethiopia.
Finland	1025		CATI		2019	-	Not included in Round 2
France	1016		CATI		2019	-	Not included in Round 2
Gabon	1001	943	CAPI	CAPI	2019	-	-
Gambia	1030	915	CAPI	CAPI	2019	-	-

Table A1:	Sample sizes,	, data collection metho	d and notes on sampling (continued)
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Country	Sample size age 18+		Data collection method		Round 1:	Exclusions and notes on sampling		
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024	
Georgia	1054	971	CAPI	CAPI	2019	South Ossetia and Abkhazia were not included for the safety of the interviewers. The excluded area represents approximately 7% of the population.	South Ossetia and Abkhazia were not included for the safety of the interviewers. In addition, very remote mountainous villages or with less than 100 inhabitants were also excluded. The excluded area represents approximately 8% of the population.	
Germany	1011		CATI		2019	-	Not included in Round 2	
Ghana	1455	949	CAPI	CAPI	2018	This excludes nomadic populations, homeless populations, displaced populations (e.g., refugees) and people who do not speak the languages in which the survey is administered.	Localities with less than 100 inhabitants were excluded from the sample. The excluded areas represent approximately 4% of the population.	
Greece	1069	1008	CAPI	CATI	2019	-	-	
Guatemala	1000	945	CAPI	CAPI	2019	-	-	
Guinea	1039	900	CAPI	CAPI	2019	-	-	
Honduras	980	964	CAPI	CAPI	2018	-	PSUs with population less than 50, and DE LA BAHÍA and GRACIAS A DIOS were excluded. The exclusion represents approximately 4% of the population.	
Hungary	1068	1002	CAPI	CATI	2019	-	-	
India	3156	2802	CAPI	CAPI	2019 & 2020	Excluded population living in Northeast states and remote islands. The excluded areas represent less than 10% of the population.	Excluded population living in Northeast states and remote islands, and Jammu and Kashmir. The excluded areas represent less than 10% of the population.	
Indonesia	3966	948	CAPI	CAPI	2018	Residents in some districts in Papua Province (Jayawijaya, Paniai, Puncak Jaya, Mappi, Tolikara, Lanni Jaya, Intan Jaya) are excluded from this survey due to insecurity and ongoing conflict. They cover roughly 0.5% of the total population. Additionally, five sampled primary sampling units (PSUs) had to be replaced due to their remote nature and very small population size. This occurred in five PSUs, and the islands were Pulau Pini, Pulau Karakelong, Pulau Obi, Pulau Tidore and Pulau Kei Besar. The population in these PSUs together represent less than 0.01% of the total population.	-	
Iran	1000	952	CATI	CATI	2019	-	-	
Iraq	999	971	CAPI / PAPI	CAPI	2019	The provinces of Maysan and Dohuk were excluded. These areas represent approximately 6% of the population.	-	

Year of data Round 1: Round 2: Round 1: Round 2: Round 1: 2020 Round 2: 2024 collection 2020 2024 2020 2024 Israel 999 953 CAPI CAPI 2019 The sample does not include The sample does not include the area of East Jerusalem. the area of East Jerusalem. This area included in the This area is included in sample of Palestinian the sample of the State Territories. of Palestine. Unsafe or evacuated areas near the border with Gaza were excluded from the survey. 1021 1000 CATI CATI 2019 Italy Japan 1005 CATI 2019 Landline RDD, excluded Not included in Round 2 12 municipalities near the nuclear power plant in Fukushima. These areas were designated as notto-call districts due to the devastation from the 2011 disasters. The exclusion represents less than 1% of the population of Japan. Jordan 1009 933 CAPI CAPI 2018 Those living in refugee camps are excluded from this survey. 2019 Kazakhstan 1047 956 CAPI CAPI Kenya 1993 940 CAPI CAPI 2018 Excludes nomadic populations, homeless populations, displaced populations (e.g., refugees) and people who do not speak the languages in which the survey is administered Korea (Republic) 1000 CATI Not included in Round 2 Kosovo 1001 956 CAPI CAPI 2019 Kuwait 1001 1052 CATI CATI 2019 Includes only Kuwaitis, Arab Includes only Kuwaitis, Arab expatriates and non-Arabs expatriates and non-Arabs who were able to complete who were able to complete the interview in Arabic or the interview in Arabic. English. English, Bengali or Hindi. Kyrgyzstan 1034 947 CAPI CAPI 2019 Lao 999 954 CAPI CAPI 2019 Excluded Xaisomboun **Excluded Xaisomboun** Province, Xavaboury Province Province, Xavaboury Province and some communes that and some communes that are unreachable and/or have are unreachable and/or have security considerations. The security considerations. The excluded areas represent excluded areas represent approximately 10% of the approximately 7% of the population. population. 1053 CAPI 2019 Latvia 1008 CATI 1001 2019 & 2020 Hermel, Baalbak, and Bint Hermel, Baalbak, and Bint Lebanon 951 CAPI CAPI Jbeil under the strict control Jbeil under the strict control of Hezbollah were excluded. of Hezbollah were excluded. The excluded areas represent The excluded areas represent approximately 10% of the approximately 10% of the population. population. Liberia 959 929 CAPI CAPI 2018 1000 2019 l ibva 1003 CATI CATI Lithuania 1044 963 CAPI CAPI 2019 People living in very small Very small settlements (with less than 100 inhabitants) settlements (with less than 100 inhabitants) were were excluded. The excluded from survey. These excluded areas represent excluded areas represent approximately 9% of the total approximately 9% of the population. population.

2019

Table A1: Sample sizes, data collection method and notes on sampling (continued) Data collection method

Round 1:

Exclusions and notes on sampling

Country

Sample size age 18+

1016

Luxembourg

CATI

Not included in Round 2

Country	Sample siz	ze age 18+	Data collec	tion method	Round 1:	Exclusions and n	otes on sampling
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024
Madagascar	1193	943	CAPI	CAPI	2018	Beroroha district excluded. This is less that 1% of the population.	Regions that were unsafe or unreachable were excluded from the sample. The excluded areas represent approximately 17% of the total population.
Malawi	1001	939	CAPI	CAPI	2018	-	-
Malaysia	1008	961	CAPI	CAPI	2019	-	-
Mali	1057	920	CAPI	CAPI	2019	The regions of Gao, Kidal, Mopti and Tombouctou were excluded because of insecurity. Quartiers and villages with less than 50 inhabitants were also excluded from the sample. The excluded areas represent 23% of the total population.	The regions of Gao, Kidal, Mopti and Tombouctou were excluded because of insecurity. Quartiers and villages with less than 50 inhabitants were also excluded from the sample. The excluded areas represent 23% of the total population.
Malta	1002		CATI		2019	-	Not included in Round 2
Mauritania	1026	926	CAPI	CAPI	2019	-	Some communes in Hodh Ech Chargui and Hodh El Gharbi were excluded due to increasing insecurity. The excluded areas represent approximately 4% of the population.
Mauritius	1000	967	CATI	CATI	2019	-	-
Mexico	2996	977	CAPI	CAPI	2018	-	-
Moldova	1045	984	CAPI	CAPI	2019	-	Transnistria (Prednestrovie) excluded for safety of interviewers. The excluded area represents approximately 13% of the population.
Mongolia	1001	940	CAPI	CAPI	2019	-	-
Montenegro	1053	972	CAPI	CAPI	2019	-	-
Morocco	1510	953	CAPI	CAPI	2018	Two Sahara regions of Laayoune-Sakia El Hamra and Eddakhla-Oued Eddahab, which represent approximately 1.5% of the total population were excluded due to very low population density.	Excludes the Southern provinces. The excluded area represents approximately 3% of the population.
Mozambique	1436	889	CAPI	CAPI	2018	-	Cabo Delgado province, as well as a small number of districts in other provinces, were excluded due to insecurity. The excluded areas represent 8% of population.
Myanmar	1057	968	CAPI	CATI	2019	Chin and Kayah states, and portions of Kachin and Rakhine states, were excluded. The excluded areas represent less than 5% of the population.	-
Namibia	998	965	CAPI	CAPI	2018	-	-
Nepal	1000	933	CAPI	CAPI	2019	-	-
	1013		CATI		2019	-	Not included in Round 2
Netherlands New Zealand	1001		CATI		2019	-	Not included in Round 2

Table A1: Sample sizes, data collection method and notes on sampling (continued)

Table A1:	Sample sizes,	data collection method	and notes on	sampling (continued)	
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Country	Sample size age 18+		Data collection method		Round 1:	Exclusions and notes on sampling		
	Round 1:	Round 2:	Round 1:	Round 2:	Year of data collection	Round 1: 2020	Round 2: 2024	
	2020	2024	2020	2024				
Niger	1464	879	CAPI	CAPI	2018	-	Some communes in the Agadez region and Diffa region were excluded because of insecurity. In addition, PSUs with fewer than 25 households were also excluded. The excluded area represents approximately 8% of the population.	
Nigeria	2913	932	CAPI	CAPI	2018	Three states of the North East region – Adamawa, Borno and Yobe – were excluded from the sampling due to insecurity. They represent 7% of the total population.	The 3 northeastern states of Adamawa, Borno and Yobe will be excluded due to insecurity and Boko Haram insurgency. In addition, disputed areas of Taraba state are also excluded. Together, these exclusions account for roughly 7% of the total population.	
North Macedonia	1043		CAPI		2019	-	Not included in Round 2	
Northern Cyprus	1048		CATI		2019	-	Not included in Round 2	
Norway	1015		CATI		2019	-	Not included in Round 2	
Pakistan	1040	951	CAPI	CAPI	2019 & 2020	Did not include AJK, Gilgit- Baltistan. The excluded area represents approximately 5% of the population. Gender- matched sampling was used during the final stage of selection.	Did not include AJK, Gilgit- Baltistan and parts of FATA. The excluded area represents approximately 5% of the population. Gender-matched sampling was used during the final stage of selection.	
Palestine	1012	918	CAPI	CAPI	2019	Areas with security concerns close to the Israeli borders, areas that are accessible only to special Israeli permit holders, and areas with population concentrations less than 1000 people were excluded. The excluded areas represent less than 2% of the population. The sample includes East Jerusalem.	Areas with security concerns close to the Israeli borders, areas that are accessible only to special Israeli permit holders, and areas with population concentrations less than 1000 people were excluded. The excluded areas represent less than 2% of the population. The sample includes East Jerusalem.	
Panama	1019	963	CAPI	CAPI	2019	-	-	
Paraguay	1045	960	CAPI	CAPI	2019	-	-	
Peru Philippines	1480 1015	949 933	CAPI CAPI	CAPI	2018 2019	- Some areas were excluded from the sampling frame, due to security concerns (such as barangays considered as war zones in Marawi) and areas that are remote or inaccessible. The excluded population from these areas represent less than 1% of the population.	-	
Poland	1062	976	CAPI	CAPI	2019	Low population areas were excluded. The excluded areas represent approximately 5 percent of the population.	Low population areas were excluded. The excluded areas represent approximately 5 percent of the population.	
Portugal	1011		CATI		2019	-	Not included in Round 2	
Romania	1057		CAPI		2019		Not included in Round 2	

Table A1:	Sample sizes,	data collection	method and note	s on sampling	(continued)
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Country	Sample size age 18+		Data collection method		Round 1:	Exclusions and notes on sampling		
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024	
Russian Federation	2130	2016	CAPI	CATI	2019 & 2020	People living in very remote or difficult to access areas were excluded. The excluded areas represent approximately 5% of the population.	-	
Rwanda	968		CAPI		2018	-	Not included in Round 2	
Saudi Arabia	1008	1017	CATI	CATI	2019	Includes Saudis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, or Urdu.	Includes Saudis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Urdu, or Hindi.	
Senegal	1012	908	CAPI	CAPI	2018	-	Sindian commune in Zinguichor region was excluded due to insecurity. PSUs (quartiers and villages) with household size less than 50 were excluded due to the small population size. The excluded areas represent 18% of the population.	
Serbia	1062	980	CAPI	CAPI	2019	-	-	
Sierra Leone	1027	884	CAPI	CAPI	2019	-	-	
Singapore	1004		CAPI		2019	Some condominiums were excluded due to restricted access. This exclusion represents no more than 12% of the population.	Not included in Round 2	
Slovakia	1046		CAPI		2019	-	Not included in Round 2	
Slovenia	1006		CATI		2019	-	Not included in Round 2	
South Africa	1012	934	CAPI	CAPI	2019 2019	-	-	
Spain	1020		CATI		2019	-	Not included in Round 2	
Sri Lanka	1033	952	CAPI	CAPI	2019	-	-	
Sweden	1010		CATI		2019	-	Not included in Round 2	
Switzerland	1017		CATI		2019	-	Not included in Round 2	
Taiwan (Province of China)	1000		CATI		2019	-	Not included in Round 2	
Tajikistan	1003	941	CAPI	CAPI	2019	-	The GBAO was excluded, as it was closed for any kind of surveys or field research by the national security service. The excluded region represents approximately 3% of the population.	
Tanzania	4021	932	CAPI	CAPI	2018	-	-	
Thailand	1948	971	CAPI	CAPI	2018	Due to poor security situation in the following three provinces of the Southern region- Pattani, Narathiwat, Yala and smaller geographies in several other province across the country are not included in the study. These geographies in total represent 3.6% of total population.	Three provinces in the South region (Pattani, Narathiwat, and Yala) were excluded for security reasons; in addition, a few districts in other provinces were excluded. The excluded areas in total represent less than 4% of the population.	

Table A1:	Sample sizes,	data collection method	and notes on sam	oling (continued)
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Country	Sample si	ze age 18+	Data collec	tion method	Round 1:	Exclusions and n	otes on sampling
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024
Togo	1027	951	CAPI	CAPI	2019	-	PSUs with less than 100 population were excluded prior to sampling. The excluded areas represent approximately 7% of the population.
Tunisia	1012	966	CAPI	CAPI	2018	-	-
Turkey	1000	966	CAPI	CAPI	2019	-	Gaziantep and Sanliurfa provinces, and portions of Adana, Hatay, Malatya provinces, were excluded due to an earthquake in February 2023. The excluded areas represent approximately 12% of the population.
Turkmenistan	1000		CAPI		2019	-	Not included in Round 2
Uganda	1978	879	CAPI	CAPI	2018	Three districts in the Northern region – Kotido, Moroto and Nkapiripirit – were excluded for safety reasons. These districts represent 466,082 people, or 1.29% of the total population.	Three districts in the North region were excluded for security reasons – Kotido, Moroto Nakapiripirit. The excluded areas represent 2% or less of the population.
Ukraine	1069	995	CAPI	CATI	2019	Due to situation in the East of Ukraine, occupied and conflict areas in Donetsk and Lugansk oblasts were excluded. The excluded areas represent approximately 9% of the population.	Some occupied territories with entrenched Russian control are excluded due to lack of coverage by Ukrainian mobile operators. The exclusion represents approximately 10% of the population.
United Arab Emirates	1001	998	CATI	CATI	2019	Includes only Emiratis, Arab expatriates and non-Arabs who were able to complete the interview in Arabic or English	Includes only Emiratis, Arab expatriates and non-Arabs who were able to complete the interview in Arabic, English, Hindi or Urdu.
United Kingdom	1000	992	CATI	CATI	2018	The total number of the adult population aged 18 and older that equals 79% of the total population of United Kingdom will be included, with 99% overall coverage. The entities excluded from the sample are: - regions outside of England, Scotland, Wales and NI (Channel Islands, which in some studies are included; definition of U.K. usually means that these islands are excluded) - B2B cell providers - business phone numbers	Regions outside of England, Scotland, Wales, and Northern Ireland are excluded.
United States of America	1019	991	CATI	CATI	2019	-	-
Uruguay	1054	967	CAPI	CAPI	2019 & 2020	-	-
Uzbekistan	1017	956	CAPI	CAPI	2019	-	The entire Karakalpak region was excluded, which corresponds to 6% of the total population in Uzbekistan.

Country	Sample si	ze age 18+	Data collec	tion method	Round 1:	Exclusions and n	otes on sampling
	Round 1: 2020	Round 2: 2024	Round 1: 2020	Round 2: 2024	Year of data collection	Round 1: 2020	Round 2: 2024
Venezuela	1033	952	CAPI	CAPI	2019	The Federal Dependencies were excluded due to remoteness and difficulty of access. Exclusions represent less than 1% of the population.	The federal dependencies are excluded due to remoteness and difficulty of access. Exclusions represent less than 1% of the population
Viet Nam	2035	915	CAPI	CAPI	2018	Eleven out of 63 are excluded from the frame because of social unrest and concerns for safety. The total excluded population from these provinces sums to 19% of the total Vietnam population.	-
Yemen	1007	936	CAPI	CAPI	2019	Gender-matched sampling was used during the final stage of selection. Al-Mahra, Sadah Governorate, and the island of Socotra were excluded due to their small size and remoteness. These excluded areas represent less than 4% of the population. In addition, due to the ongoing security situation, half the PSUs were replaced with a similar PSU in the same province.	Al Baydaa, Al Jawf, Mareb, Sadah, the Island of Socotra, and several districts in other governorates were excluded due to their small size, remoteness, or security issues. The excluded areas represent approximately 20% of the population.
Zambia	1011	919	CAPI	CAPI	2018	-	-
Zimbabwe	1005	917	CAPI	CAPI	2019	-	-

Table A1: Sample sizes, data collection method and notes on sampling (continued)

Table A2: Perceptions of tenure security/insecurity by country, Prindex 2024

Country/ Region	Insecure ¹		Sec	ure ²	D,	/K ³		nal Difference, vs. 2020	Unconditional Difference, 2024 vs. 2020	
	%	Std. error	%	Std. error	%	Std. error	Diff.	p-value	Diff.	p-value
Afghanistan	33	1.7	57	1.1	10	2.0	9***	0	11***	0
Albania	20	2.0	77	2.0	4	0.8	2	0.5	0	0.91
Algeria	22	1.9	74	2.0	5	1.0	6**	0.02	4	0.15
Argentina	20	1.6	75	1.8	5	0.9	4*	0.09	2	0.5
Armenia	18	1.8	77	2.2	5	1.2	4*	0.09	4**	0.05
Azerbaijan	8	1.0	79	2.0	13	1.7	2	0.12	2	0.11
Bangladesh	15	1.9	82	1.9	3	0.7	-13***	0	-13***	0
Benin	25	2.4	73	2.4	2	0.6	-10***	0.01	-9**	0.02
Bolivia	27	1.7	60	2.3	14	1.7	2	0.39	3	0.26
Bosnia and Herzegovina	10	1.4	87	1.5	3	0.7	2	0.19	2	0.14
Botswana	35	2.4	57	2.7	7	1.4	5	0.12	4	0.27
Brazil	24	1.8	71	1.9	5	0.9	0	0.94	1	0.62
Bulgaria	7	1.1	83	1.7	10	1.4	-2	0.17	-2	0.14
Burkina Faso	21	2.6	75	2.6	4	1.2	-23***	0	-26***	0
Cambodia	42	2.4	45	2.6	13	1.7	7**	0.03	6*	0.08
Cameroon	24	2.0	71	2.2	4	1.1	-8***	0.01	-11***	0
Chad	29	3.0	69	3.0	2	0.7	10***	0.01	8**	0.01
Chile	17	1.6	81	1.7	3	0.6	-6**	0.01	-4*	0.1
China	25	1.3	69	1.4	6	0.8	14***	0	8***	0
Colombia	25	1.9	64	1.9	12	1.5	1	0.65	3	0.12
Comoros	40	2.5	48	2.8	13	1.7	8**	0.02	8**	0.01
Congo (Republic)	30	2.5	64	2.6	6	1.1	-9***	0.01	-9***	0.01
Costa Rica	26	1.7	70	1.8	4	0.6	9***	0	10***	0
Croatia	12	1.5	82	2.3	7	1.8	4**	0.04	4***	0.01

Country/ Region	Insecure ¹		Sec	cure ²	D,	/K ³		onal Difference, vs. 2020	Unconditional Difference 2024 vs. 2020	
	%	Std. error	%	Std. error	%	Std. error	Diff.	p-value	Diff.	p-value
Cyprus	25	2.0	72	2.0	3	0.8	1	0.66	-1	0.82
Côte d'Ivoire	21	2.8	75	3.1	4	1.5	-7**	0.05	-7*	0.06
Ecuador	26	2.0	68	2.1	6	1.0	7***	0	5**	0.03
Egypt	18	1.8	81	1.8	1	0.5	-1	0.64	-3	0.21
El Salvador	31	2.1	63	2.0	7	1.0	5*	0.08	5*	0.07
Estonia	9	1.1	88	1.3	3	0.7	-2	0.25	-1	0.69
Ethiopia	21	2.4	74	2.9	5	1.5	-6*	0.1	-7**	0.03
Gabon	25	1.9	74	2.0	1	0.5	-11***	0	-12***	0
Gambia	12	1.8	78	2.1	10	1.5	-11***	0	-12***	0
Georgia	16	1.7	77	2.1	7	1.2	1	0.68	2	0.33
Ghana	25	2.5	64	2.9	11	2.0	-2	0.59	-3	0.4
Greece	35	2.3	63	2.3	2	0.6	19***	0	19***	0
Guatemala	21	2.0	70	2.1	9	1.2	-12***	0	-12***	0
Guinea	30	3.2	63	3.4	6	1.8	5	0.19	3	0.46
Honduras	22	1.6	68	1.9	10	1.3	3	0.13	5**	0.02
	12	1.6	85	1.9	3	0.8	3	0.13	2	0.02
Hungary							-3**			
ndia	19	1.2	79	1.3	2	0.4		0.05	-1	0.55
Indonesia	24	2.3	71	2.6	5	1.2	0	0.87	1	0.61
Iran	48	1.8	49	1.8	2	0.6	7**	0.01	6**	0.02
Iraq	29	1.6	70	1.6	1	0.3	1	0.79	1	0.7
srael	16	1.4	77	1.8	7	1.1	3	0.15	3	0.15
taly	11	1.7	89	1.7	0	0.1	2	0.32	1	0.7
Jordan	46	2.0	51	2.0	4	0.7	6*	0.06	3	0.33
Kazakhstan	12	1.4	77	2.0	11	1.3	1	0.66	2	0.25
Kenya	34	2.4	63	2.6	3	0.9	6*	0.05	3	0.31
Kosovo	13	1.6	82	1.8	5	1.1	3	0.21	3	0.13
Kuwait	21	1.5	77	1.5	2	0.4	-20***	0	-15***	0
Kyrgyzstan	11	1.3	78	2.0	11	1.7	-6***	0	-3	0.11
Lao	25	1.9	59	2.2	16	1.2	0	0.99	4	0.18
Latvia	14	1.2	82	1.4	4	0.7	3*	0.09	4**	0.03
Lebanon	30	1.9	68	2.0	2	0.6	9***	0	10***	0
Liberia	36	1.9	60	2.0	4	0.9	-7**	0.02	-3	0.33
Libya	31	1.7	66	1.7	3	0.7	2	0.55	0	0.92
Lithuania	6	0.9	80	1.8	14	1.6	2	0.17	0	0.97
Madagascar	19	2.0	76	2.2	5	1.1	-6**	0.03	-4	0.14
Malawi	43	2.5	52	2.6	4	1.3	22***	0	19***	0.14
		2.3	60	2.3	9		-3	0.33	-2	0.39
Malaysia	31					1.3		0.33	-1	0.87
Mali	30	3.0	69	3.1	1	0.4	-1		7**	
Mauritania	23	2.2	73	2.5	4	1.3	4	0.12		0.01
Mauritius	32	2.1	63	2.1	5	0.9	5*	0.07	1	0.58
Mexico	22	1.7	74	1.9	4	1.0	7***	0	8***	0
Moldova	7	1.2	81	2.2	12	1.8	-4**	0.04	-2	0.19
Mongolia	19	1.6	78	1.8	3	0.9	0	0.85	-2	0.45
Montenegro	12	1.4	80	1.9	9	1.6	-1	0.66	-1	0.65
Morocco	25	1.7	61	2.0	15	1.3	3	0.15	2	0.44
Mozambique	44	3.0	51	3.0	5	1.4	19***	0	20***	0
Myanmar	27	2.2	56	2.6	17	2.2	9***	0	2	0.6
Namibia	31	2.5	65	2.8	4	1.0	-1	0.64	-1	0.61
Vepal	15	1.6	84	1.8	1	0.5	3	0.22	0	0.95
Nicaragua	22	2.1	70	2.3	7	1.1	3	0.19	3	0.2
Niger	28	3.0	68	3.3	4	1.6	-1	0.86	-2	0.68
Nigeria	24	3.2	68	3.4	8	1.8	2	0.66	5	0.21
Pakistan	12	1.8	82	2.2	6	1.3	-5**	0.04	-4*	0.08
Palestine	27	1.6	70	1.6	3	0.6	2	0.48	4*	0.08
Panama	20	1.0	75	2.0	5	0.0	-3	0.40	-3	0.23
	14	1.7	80	2.0	5	1.0	1	0.2	1	0.23
Paraguay	25	1.8	70	2.0	5	0.8	7***	0.49	9***	0.52

Table A2: Perceptions of tenure security/insecurity by country, Prindex 2024 (Continued)

Country/ Region	Insecure ¹		Sec	cure ²	D)/K ³	Unconditional Difference, 2024 vs. 2020		Unconditional Difference 2024 vs. 2020	
	%	Std. error	%	Std. error	%	Std. error	Diff.	p-value	Diff.	p-value
Philippines	56	2.3	41	2.4	3	0.8	8**	0.04	4	0.17
Poland	8	1.5	83	1.9	9	1.4	-2	0.33	-1	0.52
Russian Federation	19	1.1	80	1.1	1	0.2	9***	0	9***	0
Saudi Arabia	27	1.7	70	1.7	3	0.6	-8***	0	-8***	0
Senegal	21	2.2	72	2.4	6	1.8	0	0.9	-2	0.46
Serbia	11	1.2	86	1.4	3	0.7	2	0.29	2	0.12
Sierra Leone	27	1.7	57	2.3	16	1.6	-9***	0	-8***	0.01
South Africa	22	1.6	72	2.0	7	1.4	-8***	0	-8***	0
Sri Lanka	30	2.7	64	2.9	6	1.4	3	0.46	6*	0.09
Tajikistan	9	1.3	79	2.6	12	2.3	-2	0.27	-3	0.21
anzania	39	2.4	58	2.4	4	0.8	16***	0	15***	0
hailand	21	1.7	68	2.0	11	1.4	4*	0.07	3	0.12
ōgo	25	3.0	71	2.9	5	1.2	-2	0.61	-5	0.17
Tunisia	9	1.3	88	1.7	3	0.7	-14***	0	-13***	0
urkey	37	2.1	59	2.2	4	0.8	6**	0.04	0	0.86
Jganda	27	2.3	61	2.5	12	1.4	1	0.83	-3	0.43
Jkraine	33	2.0	61	2.0	6	1.4	23***	0	18***	0.40
Jnited Arab	31	1.6	69	1.6	1	0.2	-8***	0	-6**	0.01
Emirates	51	1.0	09	1.0	'	0.2	-0	0	-0	0.01
Jnited Kingdom	14	1.5	83	1.7	4	0.9	2	0.23	2	0.37
Inited States of	25	1.9	73	1.9	1	0.4	12***	0	8***	0
Jruguay	13	1.2	84	1.4	3	0.7	-2	0.29	-2	0.22
Jzbekistan	8	1.1	88	1.5	4	0.8	2*	0.1	1	0.45
/enezuela	25	2.1	72	2.1	3	0.5	-1	0.78	0	0.97
/iet Nam	8	1.1	82	1.8	10	1.6	-2	0.14	-5***	0
/emen	34	2.0	58	2.2	7	1.4	8***	0	6**	0.02
Zambia	29	2.3	63	2.6	8	1.4	2	0.46	-6	0.02
Zimbabwe	19	2.3	78	2.0	3	0.9	-8***	0	-10***	0.1
East Asia and	26	0.9	68	1.0	6	0.5	-0	0	9***	0
Pacific	20	0.9	00	1.0	0	0.5		0	7	U
Europe and	19	0.5	78	0.5	4	0.2	6***	0	4***	0
Central Asia	17	0.0	70	0.5	4	0.2		U	-	0
Latin America and the Caribbean	23	0.8	71	0.9	6	0.4	2**	0.05	3***	0.01
Middle East and North Africa	29	0.7	67	0.7	4	0.2	1	0.14	-1	0.45
North America	25	1.9	73	1.9	1	0.4	12***	0	8***	0
South Asia	18	1.0	79	1.1	3	0.4	-4***	0.01	-2*	0.07
Sub-Saharan Africa	26	0.8	67	0.9	6	0.5	0	0.97	0	0.7
.ow Income	28	0.8	66	0.9	6	0.5	1	0.53	-1	0.37
ower Middle.	22	0.7	74	0.7	4	0.3	-1	0.21	-1	0.16
Jpper Middle ncome	24	0.7	70	0.7	6	0.4	9***	0	6***	0
High Income	21	1.1	77	1.1	2	0.3	6***	0	4***	0
Global	23	0.4	72	0.5	5	0.2	4***	0	2***	0
weighted)	20	0.1		0.0	Ŭ	0.2				

Table A2: Perceptions of tenure security/insecurity by country, Prindex 2024 (Continued)

Notes: 1) Insecure about at least one property, % of respondents; 2) Secure about all properties, % of respondents; 3) Don't Know / Refused/ Not sure, % of respondents; 4) Conditional change is estimated controlling for the socio-demographic characteristics and forms of tenure (see Section 1.2 for details).

* For 10% significance level, ** for 5%, and *** for 1%

Country/ 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 needed to live in this property	Government may seize this property	Issues with customary authorities
Afghanistan	15	11	9	2	22	5	5
Albania	7	4	2	1	8	4	N/A
Algeria	8	7	6	1	6	3	2
Argentina	12	8	5	2	8	2	0
Armenia	6	2	2	2	7	3	N/A
Azerbaijan	4	3	1	0	2	0	N/A
Bangladesh	6	3	2	1	5	3	3
Benin	8	9	6	4	10	7	6
Bolivia	11	11	8	3	12	4	5
Bosnia and Herzegovina	5	3	2	0	2	1	N/A
Botswana	17	14	12	5	20	8	8
Brazil	13	4	3	1	9	2	0
Bulgaria	2	2	1	0	3	0	N/A
Burkina Faso	9	7	4	4	8	6	5
Cambodia	9	12	10	8	18	6	8
Cameroon	10	11	7	5	12	9	5
Chad	8	12	11	6	10	10	10
Chile	11	6	2	1	7	1	N/A
China	5	7	5	5	6	5	N/A
Colombia	19	10	8	3	16	3	N/A
Comoros	10	18	13	4	18	5	10
Congo (Republic)	14	11	8	2	16	3	3
Costa Rica	17	9	7	4	11	3	1
Côte d'Ivoire	10	7	8	3	10	6	7
Croatia	4	2	2	1	3	0	N/A
Cyprus	11	4	4	5	14	4	N/A
Ecuador	16	10	9	3	15	3	1
Egypt	11	5	2	1	7	2	N/A
El Salvador	17	9	11	4	16	6	3
Estonia	4	2	2	0	3	1	N/A
Ethiopia	12	5	3	1	9	4	1
Gabon	15	9	8	4	14	N/A	4
Gambia	8	4	3	1	6	1	1
Georgia	8	1	1	2	6	1	N/A
Ghana	15	8	4	2	12	1	4
Greece	14	6	7	12	20	9	N/A
Guatemala	12	8	8	3	11	3	4
Guinea	13	11	8	11	18	15	12
Honduras	11	6	4	1	11	3	N/A
Hungary	4	1	2	2	6	1	N/A
India	4	3	2	1	6	2	1
Indonesia	7	5	5	2	7	3	2
Iran	19	15	13	5	22	2	1
Iraq	12	7	6	3	13	8	4
Israel	12	3	2	0	8	1	N/A
Italy	6	3	1	2	6	2	N/A
Jordan	27	13	13	3	30	3	2
Kazakhstan	7	3	2	1	5	1	N/A
Kenya	19	13	8	9	22	10	9
Kosovo	4	5	3	0	3	1	N/A
Kuwait	16	4	6	8	10	N/A	2
Kyrgyzstan	5	3	1	0	4	0	0
Lao	2	8	9	4	11	5	6
Latvia	6	2	1	2	6	2	N/A

Table A3: Reasons for insecurity by country, 2024 (% of adult population)

Table A3: Reasons for insecurity by country, 2024 (% of adult population) (Continued)

Country/ 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 needed to live in this property	Government may seize this property	Issues with customary authorities
Lebanon	20	7	5	0	13	1	3
Liberia	18	17	14	9	21	10	12
Libya	18	9	9	5	15	6	5
Lithuania	4	2	1	0	4	1	N/A
Madagascar	6	8	4	3	6	4	5
Malawi	10	12	10	4	18	6	9
Malaysia	13	4	6	3	13	5	1
Mali	8	7	3	2	5	7	4
Mauritania	11	7	4	3	12	4	4
Mauritius	12	15	11	3	10	4	N/A
Mexico	13	8	7	3	12	4	2
Moldova	3	3	2	1	2	0	N/A
Mongolia	6	4	3	2	5	3	2
Montenegro	9	3	1	0	5	0	N/A
Morocco	15	11	12	1	10	2	1
Mozambique	8	18	14	11	21	11	15
Myanmar	8	7	5	3	11	5	3
, Namibia	12	11	8	2	12	5	5
Nepal	3	4	2	2	5	3	1
Nicaragua	9	8	8	3	10	4	N/A
Niger	7	11	9	8	13	N/A	12
Nigeria	14	4	8	1	11	3	3
Pakistan	5	2	1	1	4	1	1
Palestine	11	12	7	1	7	3	1
Panama	7	6	5	4	7	5	2
Paraguay	6	6	4	2	5	2	N/A
Peru	14	11	7	2	12	3	2
Philippines	21	17	13	12	22	19	13
Poland	1	1	1	0	2	1	N/A
Russian Federation	10	4	4	3	8	5	N/A
Saudi Arabia	18	4	5	5	11	N/A	2
Senegal	11	6	6	1	8	4	3
Serbia	7	_	2	1	_	2	N/A
Sierra Leone	10	3 9	6	3	3 10	5	5
South Africa	6	7	4	2	7	2	2
Sri Lanka	7	, 11	4	2	9	3	N/A
Tajikistan	3	3	3	0	3	N/A	N/A
Tanzania	20	13	10	3		N/A 6	9 9
Thailand	7	3	3	1	7	0	2
	17	8	6	3	15	5	6
Togo Tunisia	6	3	2	0	5	0	o N/A
Turkey	31	4	4	2	25	1	N/A
Uganda	12	6	5	2	12	4	N/A 2
<u> </u>	12	0 8	6	3	12	5	Z N/A
Ukraine	18					5	N/A N/A
United Arab Emirates	14	6	6	6	11		N/A
United Kingdom	4	1	2	1	4	1	N/A
United States of America	15	6	7	4	15	5	N/A
Uruguay	7	5	4	1	6	2	N/A
Uzbekistan	2	1	1	0	1	0	N/A
Venezuela	14	11	8	2	10	3	1
Viet Nam	5	1	1	1	3	0	1
Yemen	19	11	9	0	14	1	3
Zambia	17	5	4	2	14	3	3
Zimbabwe	17	4	5	3	12	1	1

Table A3:	Reasons for insecurity by country	r, 2024 (% of adult population) (Continued)
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Country/ 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 needed to live in this property	Government may seize this property	Issues with customary authorities
East Asia and Pacific	6	7	5	5	7	5	3
Europe and Central Asia	10	3	3	2	9	2	0
Latin America and the Caribbean	13	7	5	2	11	3	1
Middle East and North Africa	14	9	7	2	12	3	2
North America	15	6	7	4	15	5	N/A
South Asia	5	3	2	1	6	2	1
Sub-Saharan Africa	12	8	7	3	12	5	5
Low income	11	9	6	3	12	5	5
Lower middle income	8	5	4	2	8	3	2
Upper middle income	8	6	5	4	8	4	2
High income	11	4	5	3	11	4	2
Global (weighted)	8	6	4	3	9	4	2

Note: The following reasons "Government may seize this property" and "Issues with customary authorities" were not asked in several countries for political or institutional reasons and are marked by N/A, and such countries are not included in the aggregated statistics for the regions and income group.

Country/ Region	Documents exist, with listed name	Documents exits, with no listed name	No documents or unclear	
Afghanistan	27	59	14	
Albania	43	34	23	
Algeria	43	49	8	
Argentina	46	32	21	
Armenia	54	29	17	
Azerbaijan	59	29	12	
Bangladesh	31	48	21	
Benin	12	25	63	
Bolivia	35	35	30	
Bosnia and Herzegovina	52	37	11	
Botswana	33	48	20	
Brazil	39	32	29	
Bulgaria	73	19	9	
Burkina Faso	10	26	64	
Cambodia	44	32	24	
Cameroon	22	38	41	
Chad	15	20	65	
Chile	45	38	17	
China	70	15	15	
Colombia	27	38	35	
Comoros	21	21	58	
Congo (Republic)	14	27	59	
Costa Rica	45	28	27	
Côte d'Ivoire	25	43	32	
Croatia	63	15	21	
Cyprus	58	29	13	
Ecuador	32	41	27	
Egypt	34	52	14	
El Salvador	37	35	27	

Table A4: Adults with Formal Documentation, 2024 (% of adult population) (Continued)

Country/ Region	Documents exist, with listed name	Documents exits, with no listed name	No documents or unclear
Estonia	78	15	8
Ethiopia	47	24	29
Gabon	19	27	54
Gambia	17	48	35
Georgia	47	32	20
Ghana	20	52	27
Greece	66	27	7
Guatemala	35	34	31
Guinea	22	25	53
Honduras	26	38	36
Hungary	71	18	11
India	31	31	38
Indonesia	40	40	20
ran	32	56	12
raq	32	41	27
srael	65	22	13
taly	68	21	11
Jordan	25	39	35
Kazakhstan	56	28	16
Kenya	29	33	38
Kosovo	28	46	26
Kuwait	52	24	24
Kyrgyzstan	54	36	10
_ao	54	40	7
_atvia	63	25	11
_ebanon	36	37	28
_iberia	17	34	49
_ibya	37	41	22
Lithuania	72	10	18
Madagascar	33	20	47
Malawi	16	44	40
Malaysia	30	36	34
Mali	27	35	37
Mauritania	18	31	51
Mauritius	48	43	9
Mexico	39	41	20
Moldova	64	23	13
Mongolia	50	31	19
Montenegro	46	32	22
Чогоссо	16	31	53
Mozambique	44	21	36
Myanmar	22	44	33
Namibia	34	47	19
Vepal	29	51	20
Vicaragua	42	44	14
liger	24	36	40
Vigeria	24	32	44
Pakistan	18	32	50
Palestine	22	45	33
Panama	41	31	28
Paraguay	38	35	27
Peru	37	37	27
Philippines	12	33	55
Poland	67	16	17
Russian Federation	67	23	10
Saudi Arabia	40	38	22
Senegal	21	50	28
Serbia	49	35	16

Country/ Region	Documents exist, with listed name	Documents exits, with no listed name	No documents or unclear	
Sierra Leone	26	22	52	
South Africa	38	34	28	
Sri Lanka	37	49	14	
Tajikistan	54	37	8	
Tanzania	27	23	49	
Thailand	34	52	14	
Тодо	27	31	42	
Tunisia	26	58	16	
Turkey	51	41	8	
Uganda	30	23	47	
Ukraine	53	27	20	
United Arab Emirates	31	34	35	
United Kingdom	75	11	14	
United States of America	68	17	15	
Uruguay	55	27	19	
Uzbekistan	53	40	6	
Venezuela	35	41	24	
Viet Nam	61	34	5	
Yemen	23	53	24	
Zambia	15	25	60	
Zimbabwe	16	23	61	
East Asia and Pacific	60	22	18	
Europe and Central Asia	63	25	12	
Latin America and the Caribbean	38	36	26	
Middle East and North Africa	33	47	20	
North America	68	17	15	
South Asia	30	33	37	
Sub-Saharan Africa	29	31	41	
Low Income	32	31	36	
Lower Middle Income	30	35	35	
Upper Middle Income	57	24	18	
High Income	66	19	15	
Global weighted	46	29	26	

Table A4: Adults with Formal Documentation, 2024 (% of adult population) (Continued)

Note: the presented statistics is based on self-reporting without visual verification. For more details see section 1.3.

Table A5: Structure of tenure and its change between 2020 and 2024 (% of adult population)

Country/ Region	Owner/ J	oint owner	Rei	nter	Family member owns		01	ther
	2024	p.p. change	2024	p.p. change	2024	p.p. change	2024	p.p. change
Afghanistan	42	-14.7	9	-3.3	45	17.6	4	0.4
Albania	61	-0.5	9	4.1	27	-3.6	3	0
Algeria	32	0.9	12	-7	50	6.2	7	-0.1
Argentina	30	-21.7	23	6.3	45	18.2	2	-2.8
Armenia	44	8.9	8	0.1	44	-9.5	4	0.4
Azerbaijan	54	-19.3	2	-1.7	42	19.3	2	1.7
Bangladesh	44	1.3	11	-2.6	37	-1.8	9	3
Benin	39	12.9	14	6.1	35	-19.2	12	0.2
Bolivia	37	6.4	17	2.2	43	-1	3	-7.6
Bosnia and Herzegovina	58	3.5	5	-0.1	34	-3.5	3	0
Botswana	31	-4.4	15	1.1	49	6.3	5	-3
Brazil	52	2.2	23	1.3	22	-2.7	3	-0.7
Bulgaria	73	4.6	7	0.4	16	-1.8	4	-3.1
Burkina Faso	49	-6.9	10	4.7	23	-12.6	18	14.8
Cambodia	58	-0.1	12	4	29	-2	1	-1.9
Cameroon	36	9.5	22	-2.5	35	2.2	8	-9.2
Chad	34	-14.1	8	1.9	40	9.7	18	2.5

Country/ Region	Owner/ J	Owner/ Joint owner		Renter		Family member owns		Other		
	2024	p.p. change	2024	p.p. change	2024	p.p. change	2024	p.p. change		
Chile	36	-0.2	24	2.8	38	-1.4	2	-1.2		
China	34	-30.6	16	6	35	14.7	15	9.9		
Colombia	21	-5	37	8.6	39	7.2	3	-10.8		
Comoros	51	4.2	9	-1.8	30	-7.2	11	4.8		
Congo (Republic)	25	-7	30	3.6	32	0.2	13	3.1		
Costa Rica	33	1.6	26	8.5	38	-4.4	3	-5.8		
Côte d'Ivoire	34	17.8	27	-11.9	31	10.8	7	-16.7		
Croatia	52	-0.3	7	-5.3	36	4.1	5	1.5		
Cyprus	46	-1.9	22	1.7	28	0	3	0.2		
Ecuador	27	-2.2	23	10.6	48	1.6	2	-10		
Egypt	37	1.3	19	-0.6	41	1	3	-1.6		
El Salvador	31	-1.2	17	3.5	46	-2.3	7	0		
Estonia	67	4.1	8	-4.6	22	1.2	2	-0.7		
Ethiopia	33	-8.1	20	2.7	42	1.2	5	3.6		
Gabon	32	-6.3	20	-2.4	36	4.6	8	4.1		
Gambia	32	-3.4	9	-0.1	50	0.5	9	3.1		
Georgia	65	-3.4	8	-0.1	24	4.1	4	-1		
Ghana	26	-0.1	28	6.3	40	-4.3	6	-1.9		
Greece	52	-2.7	23	-1.4	25	4.6	1	-0.5		
Guatemala	39	-0.1	16	3.1	38	0.1	6	-3.1		
Guinea	48	-3.2	12	2.3	35	-0.5	6	1.4		
Honduras	40	6.9	14	3.2	38	-7.4	8	-2.6		
Hungary	66	-3.5	14	3.4	18	-0.3	2	0.4		
India	55	15.4	8	1.3	31	-6.3	6	-10.4		
Indonesia	70	15.3	9	-1.9	14	-15.5	7	2.1		
Iran	31	3.1	27	-2.9	37	-0.4	5	0.2		
Iraq	31	-5.9	13	-2.5	45	1.2	11	7.3		
Israel	48	-2.9	25	2.3	26	0.3	2	0.2		
Italy	60	-9.1	21	4.9	15	2.3	4	1.9		
Jordan	21	6	35	13.1	38	5	6	-24.1		
Kazakhstan	51	0.6	7	-3.3	38	-0.8	5	3.4		
Kenya	37	-1.5	36	12.3	23	-3	4	-7.8		
Kosovo	34	-5.9	2	-1	60	6.2	4	0.6		
Kuwait	24	15.1	55	-16.8	17	1	4	0.8		
Kyrgyzstan	48	-2.3	4	-3.6	45	6.1	3	-0.2		
Lao	84	1.8	3	0.1	12	-1.7	0	-0.1		
Latvia	49	17.4	21	-1.4	27	-17	3	1		
Lebanon	32	0.6	19	-1.5	43	-2.2	6	3.2		
Liberia	40	-2	14	-1.9	42	11.1	4	-7.2		
Libya	30	-12.4	34	15.3	31	-5.5	5	2.6		
Lithuania	58	-5.9	16	7.3	24	0.4	2	-1.8		
Madagascar	53	7.8	13	-10.9	28	5.4	6	-2.3		
Malawi	39	-21.3	21	9.2	22	3.4	18	8.7		
Malaysia	27	-8.2	24	-6.9	38	13.7	10	1.4		
Mali	50	3	5	-6.1	38	-0.1	7	3.1		
Mauritania	38	10	12	-5.3	42	-5.2	9	0.4		
Mauritius	56	-9.2	8	2	34	7.5	2	-0.4		
Mexico	40	1	16	3.7	42	-1.2	3	-3.5		
Moldova	61	3	4	-2.2	33	-1	2	0.1		
Mongolia	52	-2	8	0.3	25	-6.3	15	7.9		
Montenegro	50	4.1	14	2.9	33	-5.8	3	-1.2		
							5			
Morocco	25	2.9	21	10.7	49	-1.9		-11.7		
Mozambique	65	3	7	1.6	24	-2.4	4	-2.3		
Myanmar	42	-34	15	10.3	38	21.1	5	2.6		
Namibia	28	-0.6	14	0.4	50	11	8	-10.8		
Nepal	38	19.6	7	2.2	46	-19.2	8	-2.6		
Nicaragua	40	-1.7	8	2.4	48	0	4	-0.7		
Niger	54	21.8	6	4.1	24	-32	16	6.1		

Table A5: Structure of tenure and its change between 2020 and 2024 (% of adult population) (Continued)

Country/ Region	Owner/ J	oint owner	Renter		Family member owns		Other	
	2024	p.p. change	2024	p.p. change	2024	p.p. change	2024	p.p. change
Nigeria	36	7.3	16	-9.2	43	10.7	5	-8.8
Pakistan	46	1.9	13	0.8	27	-2.3	14	-0.4
Palestine	42	10.1	7	-2.9	47	-7.9	4	0.6
Panama	40	-0.5	16	3.5	40	-3.8	5	0.8
Paraguay	45	4	12	0	38	-4.5	5	0.5
Peru	37	7	15	3.7	44	-7	4	-3.6
Philippines	48	-1.9	13	-2.9	29	3.5	11	1.3
Poland	43	1.4	19	-5.8	34	2.8	4	1.6
Russian Federation	54	2.8	12	0.6	31	-2.3	3	-1.1
Saudi Arabia	16	-3.2	57	3.4	22	-2.1	5	1.9
Senegal	36	13.3	11	6.8	49	-17.9	4	-2.2
Serbia	55	5.7	7	-1.4	36	-4.8	2	0.5
Sierra Leone	41	6.9	10	-5.8	44	-0.8	5	-0.3
South Africa	36	9.6	15	-0.5	40	-10.4	9	1.3
Sri Lanka	53	5.3	4	-2.1	35	-1.9	8	-1.3
Tajikistan	41	-5.3	2	0.4	55	4.5	2	0.4
Tanzania	41	-6.6	15	2.5	39	8.5	5	-4.4
Thailand	38	5.1	15	0.4	42	-0.5	4	-5
Тодо	20	-17	26	3.8	44	7.3	10	5.9
Tunisia	29	-2.8	13	-2.4	56	13.5	3	-8.3
Turkey	41	-2.8	38	13	19	-10.6	3	0.3
Uganda	34	-20.2	23	10.2	34	10.5	9	-0.5
Ukraine	50	-11.8	20	13.7	26	-3.7	4	1.8
United Arab Emirates	10	2.2	43	-1.9	37	-3.6	9	3.4
United Kingdom	56	-1.9	25	2.7	14	1.4	6	-2.2
United States of America	43	-7.8	38	9	16	-1.5	4	0.3
Uruguay	36	-4	27	2.7	34	0.9	4	0.4
Uzbekistan	57	-8	2	1.3	39	5.3	2	1.4
Venezuela	43	-3.2	6	-2.1	48	5.8	3	-0.6
Viet Nam	57	3	8	3	31	-8.6	4	2.7
Yemen	34	-3.1	14	4.1	49	-0.2	4	-0.9
Zambia	33	-9.1	31	23.6	22	-12.1	13	-2.4
Zimbabwe	34	1.3	22	6.7	34	-6.4	10	-1.6
East Asia and Pacific	41	-20.5	15	4.2	32	9	13	7.3
Europe and Central Asia	52	-2.5	18	3.5	26	-1.1	3	0.1
Latin America and the	41	-0.7	21	3.3	35	0.4	3	-2.9
Caribbean								
Middle East and North	30	0.7	24	-0.2	41	0.8	5	-1.3
Africa								
North America	43	-7.8	38	9	16	-1.5	4	0.3
South Asia	53	12.2	9	0.8	31	-5.2	7	-7.7
Sub-Saharan Africa	38	0.9	18	0.2	37	1.3	7	-2.5
Low Income	41	-6.2	15	1.8	37	2	8	2.4
Lower Middle Income	48	7.6	12	0.9	33	-2.6	7	-5.9
Upper Middle Income	41	-15.3	17	4.1	32	6.3	10	5
High Income	44	-5.6	33	5.5	19	-0.3	4	0.4
Global (weighted)	44	-4.4	16	2.8	32	1.8	8	-0.1

Table A5: Structure of tenure and its change between 2020 and 2024 (% of adult population) (Continued)

Region/	Ow	ner/ Joint owr	ner		Renter		Fan	nily member ov	vns
Income Group	Documents, with name	Documents, with NO name	NO documents	Documents, with name	Documents, with NO name	NO documents	Documents, with name	Documents, with NO name	NO documents
East Asia and Pacific	8	20	36	11	48	46	25	22	42
Europe and Central Asia	7	7	18	43	56	39	11	14	33
Latin America and the Caribbean	8	13	19	46	43	36	16	19	33
Middle East and North Africa	12	21	26	41	48	45	22	21	36
North America	9	11	16	29	47	41	35	33	50
South Asia	9	11	15	29	45	34	15	13	24
Sub-Saharan Africa	14	20	15	39	44	39	23	25	26
Low income	14	23	21	41	62	41	19	21	32
Lower middle income	9	14	17	40	46	39	18	17	28
Upper middle income	8	15	26	22	50	41	24	20	36
High income	8	8	17	26	39	35	20	24	33
Global (weighted)	9	14	19	26	47	39	22	19	31

Table A6: Tenure insecurity by possession of formal documents, 2024 (% of adult population)

Annex B: Notes on Prindex methodology

This annex provides additional information about the data collection and analysis approach and the implications for the presented results.

Sample size and composition: In the 2020 round, all respondents to the Prindex survey were aged 18 years or older. To achieve this, Gallup increased their sample sizes in each country to obtain the required 1,000 interviews as some interviews were conducted with respondents aged 15 to 17. In 2024 this was not possible due to funding limitations. The respondents aged 15 to17 are excluded from the current analysis for comparability over time. Therefore, the samples of population aged 18 and above in each country in 2024 round are smaller, see table A1. This reduction should not affect the point estimates but may increase the degree of uncertainty. It also places additional limitations on the degree to which the results can be disaggregated.

Countries: Western European and High-Income countries sampled in 2020 were disproportionately excluded in the 2024 survey due to the need to decrease the number of countries to 108 because of insufficient funding. A small number of other countries were excluded as they were not a part of the GWP in 2023/24 due to insecurity or problems with permission to conduct the survey. This change affects the results for global and regional aggregations. All aggregations across the geographical regions, income groups and the total for the 2020 round presented in this report have been updated to align with the countries present in the 2024 round and are different from those previously published.

GWP is not always able to include the entire country's population within their sampling frame. This means that some parts of the population will not be represented within the sample nor results. Typically, this is less than 5% of the population. The size and locations of the excluded population can also change between rounds of data collection. Table A1 contains details of this for each country. Any bias this may introduce should be reduced by the post-stratification adjustments to the sampling weights (see details below).

Analysis methods and presentation of results

All analyses are conducted using Stata Statistical Software. Weights, strata, and primary sampling units (PSUs) are accounted for. Finite population correction is not applied, and variance is estimated using the default Taylor linearized method. For strata with a single PSU, variance is estimated using the scaled option.

Differences in proportions between subpopulations and over time are estimated using linear probability models. No adjustments have been made for multiple comparisons.

Weights: The current analysis incorporates three types of weights:

- 1. **Design Weights**: Adjust for differences in the probability of selection during sampling, based on the sampling approach in each country.
- 2. Calibration/Post-Stratification Weights: Adjust the sample characteristics to align with known population characteristics, which typically include gender, age, and educational attainment. These characteristics vary between countries.
- 3. **Population Size Weights**: Adjust for differences in country population sizes when estimating aggregated results, such as for regions or income groups. These are based on population estimates from the United Nations, Department of Economic and Social Affairs, Population Division (2024). This means that countries with small populations have less influence on the aggregated result than those with large populations.

All results presented in this document have been adjusted using these three weights.

The regional and income group aggregations are based on current 2023 World Bank classifications. Countries which are excluded from the income classifications, such as Venezuela are excluded from the relevant aggregated results. This means that the summation of results across income categories will not be equal to the global estimates.

Small samples: When presenting results, certain questions are responded by small subpopulations or have infrequent responses. The following approach is applied in such cases:

- If a subpopulation has fewer than 10 respondents, such as within a certain age group, a point estimate is not reported.
- If the confidence interval for a point estimate exceeds +/- 20 p.p., a caution is given that these results have a high degree of uncertainty and the confidence interval or results from statistical tests are not provided.
- If fewer than 10 respondents provide a particular answer, the confidence interval or results from statistical tests are not reported.





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