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COMPARTIVE REPORT

March 2019



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Executive summary

WHY LAND RIGHTS MATTER

The right to live and work securely on one’s land is the indispensable foundation of economic growth and personal dignity. Hundreds of millions of people worldwide worry about losing their homes or other land. As a result, they may struggle to plan for the future and make dependable investments, and they might stay in their homes even when it’s unsafe to do so.

We know property insecurity is a problem, but we don’t know enough about who is affected, where or how. The lack of global and comparative data has prevented us from better understanding the scale of tenure insecurity and knowing how to improve it.

Prindex seeks to quantify the problem, and provide the first ever global assessment of people’s perceptions of their property rights and security. Prindex provides the data that allows governments, business and civil society to understand the problem and take effective, targeted action to fix it.

WHAT IS THIS REPORT FOR?

With data from nearly 53,000 individuals in 33 countries, representing a combined population of over 889 million adults, this latest round of data collection presents the clearest, most definitive picture of how secure people around the world feel in their homes and property.

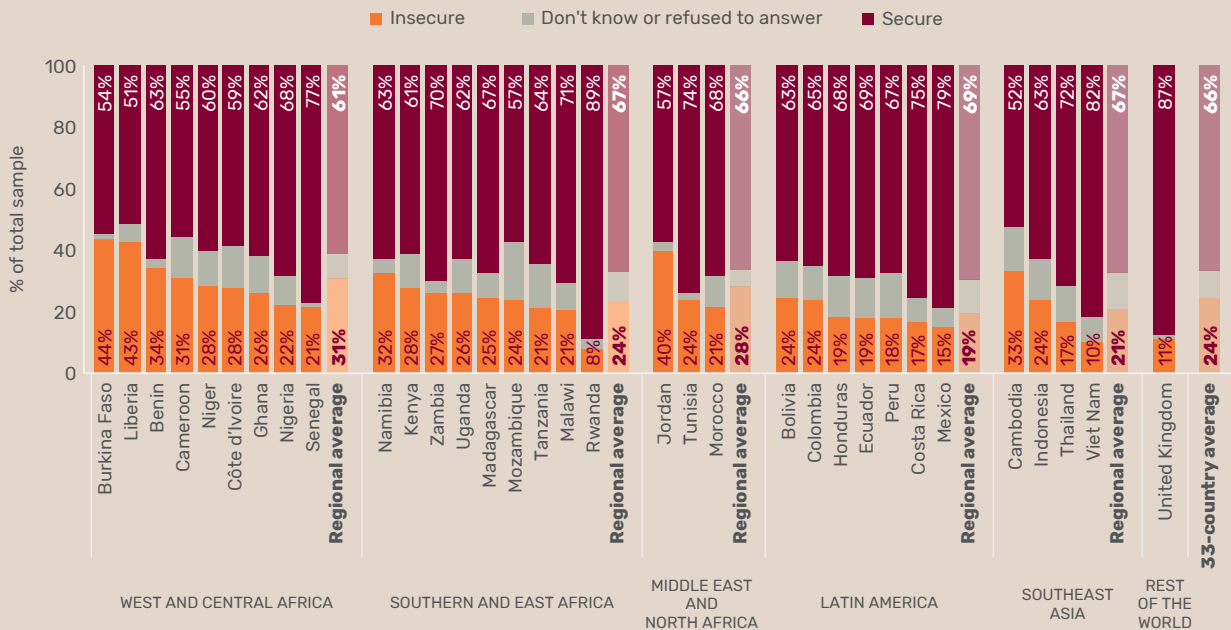
It is the largest dataset of its kind and includes the first high-income country in the Prindex sample, the United Kingdom (UK). These findings tell us how secure people feel about their land and property rights in those countries, providing a launch pad for deepening and intensifying processes of policy review and reform around the world.

FINDINGS

How secure do people feel about their land and property?

The key finding is that one in four people interviewed feel insecure about their land and property. This indicates that 178 million adults in 33 countries think

FIGURE A: TENURE INSECURITY AND SECURITY BY COUNTRY AND REGION



Source: authors using Prindex data.

it is 'likely' or 'very likely' that they will lose their home against their will in the next five years. As a result, nearly 117 million children live in households with an adult that feels insecure about their tenure.

West and Central Africa has the highest regional average rate of tenure insecurity while Latin America continues to have the lowest regional average rate. People in Burkina Faso feel least safe (44% said they felt likely or very likely to lose their homes) in the whole sample, closely followed by Liberia and Jordan (see Figure A). Rwanda presents the lowest rate of insecurity (8%) in the sample, even lower than the UK (11%).

How many people possess formal documents?

Based on the formal and informal documentation expected to be issued by official agencies in each country, an average of 50% of all respondents had formal documentation for one or more of their properties, 43% had no documentation and the remainder (7%) had informal documentation; for owners and renters, the proportion reporting formal documentation rose to 68%.

Why do people feel insecure?

Across the majority of countries, there were two main reasons why people felt insecure: renters are concerned that the owner/renter may ask them to leave, while family disagreements are a frequent source of worry for landowners and people who stay with permission in their dwellings. Respondents in some countries also gave lack of money or fears that the government might seize their property as common issues.

Who feels insecure?

Across the 33 countries, tenure insecurity tends to be higher among:

- renters than owners: in nearly all countries, renters are significantly more likely to feel less secure in their homes compared to owners, with the difference in insecurity rates ranging from 10 percentage points in Rwanda to 47 percentage points in Tunisia.
- individuals located in urban areas: in 8 of the 33 countries, respondents in urban areas reported tenure insecurity rates that were significantly higher than in rural areas, with insecurity in urban areas averaging two percentage points higher overall. This is likely due to the fact that those in urban areas are more likely to rent than those in rural ones. Our thematic report on the distribution of urban tenure insecurity discusses this in more detail (prindex.net/reports).
- people without formal documentation of their property rights: in 16 of the 33 countries, owners and renters who said they have formal documentation

reported feeling significantly more secure than those who said they did not. This relationship was concentrated in Southeast Asia and Latin America. However, in other countries there is not a strong relationship between formal documentation and perceived tenure security – for example, in Burkina Faso the trend is reversed.

- people who are poor, young or live by themselves: the findings show they are at particular risk of tenure insecurity, especially in the world's rapidly growing urban areas, which we explore further in our thematic report on urban land (prindex.net/reports). Younger respondents aged 18–24 are, on average, more insecure than their older (55+) counterparts. We also observed difference of at least 5 percentage points between the tenure insecurity of the poorest 40% and the wealthiest 40% in 12 of the 33 countries. However, the data suggests that wealthier respondents in some countries may also be susceptible to conflict over their valuable land.
- respondents that have the right to use at least one additional property: this could have implications for agricultural productivity in rural areas if the additional property is used for growing crops or livestock. Insecurity over additional properties can also suppress rental markets in urban settings.

Perhaps surprisingly, there is no significant difference between men's and women's overall perceptions of tenure security at a cross-country level, although there is large variation between countries. However, the average picture changes substantially when respondents were asked about the impact of a potential divorce or spousal death. Women were, on average, more than 12 percentage points more likely than men to express worry in this instance. Across the countries, women are between 2 and 35 percentage points more likely to worry in the event of spousal death, and between 2 and 46 percentage points in the event of divorce. The Prindex thematic report on gender provides more details on these differences (prindex.net/reports).

A NOTE ON METHODOLOGY

We measure perceptions for three principal reasons.

First, they influence how people behave economically. If a farmer fears that her land will be seized before the coming harvest, for example, she is less likely to invest in improvements that would make her and her community's land more productive for years to come.

Second, perceptions make possible accurate international and local comparisons of tenure security. In some countries, a legal title might be a powerful source of tenure security, whereas in others it might be meaningless if the government can revoke it at a

moment's notice. In still others, traditional systems of property rights may provide meaningful security even without legal documentation. Measuring citizen perceptions makes it possible to compare across such diverse systems.

Third, perception measurement of randomly selected individuals within households enables women's and

young people's voices to be part of the land rights conversation. Surveying perceptions provides the opportunity to ask women and younger adults – not just the household heads most likely to hold official titles – about the formal and informal barriers to their security. Listening to a representative sample of a whole country encourages government, civil society and business to design solutions for everyone.

1. Introduction

Property rights are a cornerstone of economic development and social justice. A fundamental way of understanding the strength of property rights is through citizens' perceptions of them. Yet perceptions of tenure security have never been collected at a global scale.

The lack of global and comparative data has prevented us from better understanding the scale of tenure insecurity and knowing how to improve it. It has also prevented the issue of property rights from receiving the visibility and attention it deserves. By measuring global perceptions of land and property rights' security, Prindex seeks to address this gap.

Pilots and testing efforts in 2016 and 2017 were aimed at developing and identifying the most methodologically robust and accurate way of measuring perceptions of tenure security. The summer of 2018 marked the worldwide rollout of the Prindex survey, beginning in 15 countries in Latin America, sub-Saharan Africa and Southeast Asia. Data collection continued in a second wave of 18 countries, bringing our total coverage to 33 countries and a total sample of nearly 53,000 individual respondents, representative of a combined population of over 889 million adults. Data from 33 countries is only a step towards our goal of worldwide coverage; in 2019, we will have collected data from 140 countries in total.

1.1 METHODOLOGY

In line with efforts to build a comparable data ecosystem for tracking progress in the land sector, we report on perceived tenure security against the question:

*In the next five years, how likely or unlikely is it that you could lose the right to use this property, or part of this property, against your will?*¹

Interviews were conducted in each country among a nationally representative sample of people 18 years or over. These were held face to face in all countries except the UK, where interviews were conducted over the telephone. In all countries except the UK, a multistage stratified cluster sampling approach was used to select respondents using the latest available census data. In the UK, respondents were selected from national

landline and mobile phone lists.² As we aim to interview a representative sample of the adult population – not the head of household or the most knowledgeable person – about the dwelling or land, we used randomisation processes to identify which household adult was selected for interview. Questionnaires were localised to ensure that the questions were unambiguous, particularly in relation to types of documentation.

Through these interviews, we collected data on a range of demographic and socioeconomic characteristics of respondents; and on land-related variables that may influence perceived tenure security, such as documentation and ownership status.

Interviewing individuals allows us to present results for both men and women, and young and old people, and compare their situations. To dig deeper into those results, we tested the possible impact on perceived tenure security of hypothetical scenarios of divorce or losing a spouse.

We have reported regional and global averages as the simple mean of the national-level figures³ rather than weighting each country by its population or sample size. This is because (i) the household-level data is representative at the national, not the global or regional, level and (ii) weighting each country by its population or sample size would marginalise tenure insecurity in smaller countries.

1.2 OVERVIEW OF REPORT

Our report summarises the top-line findings from the first and second survey waves of countries, then unpacks those results in more detail to explore what lies behind them. While we cannot draw definitive policy conclusions from a sample of only 33 countries, our results reveal that perceived tenure insecurity is a concern for around 178 million people in those countries. As a result, nearly 117 million children live in households with an adult who feels insecure about their tenure. Our analysis highlights differences between countries and indicates some issues that need to be explored in greater depth in policy discussions in order for all citizens to be able to use land and property to their maximum potential.

1 This question was asked for additional properties when respondents had other properties.

2 See prindex.net/data/methodology for further detail on the methodology.

3 As a result of this approach, the global and regional averages may therefore not add up to 100%.

2. Key findings

2.1 TENURE INSECURITY

Nearly a quarter (24%) of respondents sampled across 33 countries indicated that they felt insecure about their property rights. Two-thirds of respondents (66%) felt they were secure about their property rights, with the remainder declining to answer or refusing to respond. Figure 1 presents rates of perceived tenure insecurity⁴ by country and region:⁵

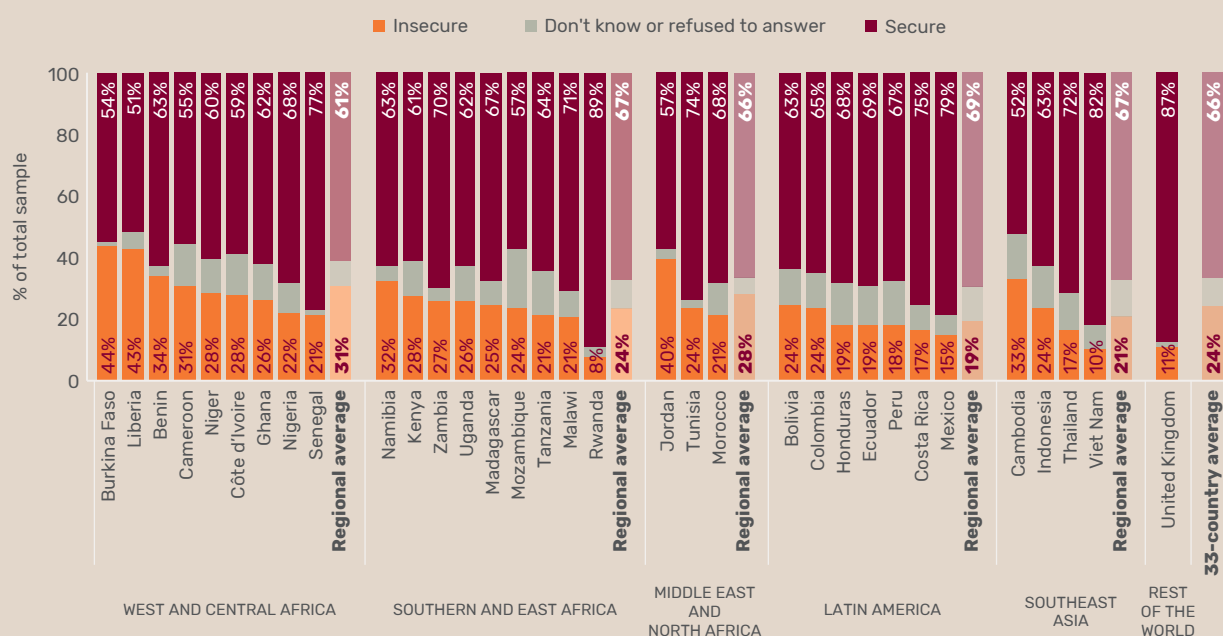
- In line with results from the first 15 countries, perceived tenure insecurity is highest among the countries in West and Central Africa, particularly Burkina Faso (44%) and Liberia (43%).
- By contrast, people in Latin America have lower rates of perceived tenure insecurity than the average across the 33 countries, confirming our findings from the first 15 countries.

- As in the first wave of countries surveyed, there are some noteworthy differences between countries in the same region, particularly in Southeast Asia, and Southern and East Africa. For example:
 - insecurity in Cambodia (33%) is more than three times the rate in neighbouring Viet Nam (10%)
 - Rwanda (8%) displays the lowest rate among all of the 33 countries sampled and substantially below the average for its region.

- For the first time, the survey also sampled respondents from a high-income country, the UK, where 11% of respondents reported perceived tenure insecurity.

The individual country reports, available on the Prindex website (prindex.net/reports), offer additional details on the results from each country.

FIGURE 1: PERCEIVED TENURE INSECURITY AND SECURITY BY COUNTRY AND REGION



Source: authors using Prindex data.

4 To avoid undue repetition, we use perceived tenure (in)security interchangeably with tenure (in)security.

5 Low tenure insecurity does not necessarily correspond with high tenure security in each country, and vice versa. This is in part because of larger proportions of respondents in some countries who did not know how to answer the question or declined to do so.

2.2 REASONS GIVEN FOR TENURE INSECURITY

As observed among the first 15 countries, on average across the 33 countries the four most common reasons given by respondents who reported tenure insecurity for their dwelling were:

1. owner/renter would ask them to leave (24%)
2. disagreement with family or relatives (17%)
3. lack of money or resources (14%)
4. government may seize the property (11%).

TABLE 1: TOP FOUR REASONS GIVEN FOR TENURE INSECURITY BY COUNTRY

| | The owner/renter may ask me to leave | Disagreements with family or relatives | Lack of money or other resources | Government may seize this property |
|----------------|--------------------------------------|--|----------------------------------|------------------------------------|
| Madagascar | 48% | 6% | 11% | 11% |
| Tunisia | 41% | 18% | 10% | 5% |
| Rwanda | 38% | 13% | 22% | 28% |
| Jordan | 36% | 14% | 20% | 0% |
| Côte d'Ivoire | 35% | 12% | 26% | 5% |
| Zambia | 35% | 12% | 12% | 11% |
| Colombia | 33% | 11% | 17% | 6% |
| Morocco | 33% | 28% | 24% | 6% |
| Liberia | 29% | 33% | 20% | 8% |
| Nigeria | 28% | 19% | 18% | 17% |
| United Kingdom | 27% | 16% | 33% | 11% |
| Ghana | 27% | 28% | 12% | 7% |
| Namibia | 26% | 22% | 20% | 7% |
| Tanzania | 24% | 16% | 9% | 18% |
| Malawi | 23% | 21% | 11% | 20% |
| Mexico | 23% | 20% | 14% | 4% |
| Bolivia | 23% | 18% | 5% | 7% |
| Senegal | 22% | 18% | 11% | 20% |
| Honduras | 21% | 8% | 13% | 1% |
| Thailand | 21% | 5% | 5% | 12% |
| Cameroon | 21% | 13% | 12% | 10% |
| Ecuador | 21% | 11% | 5% | 3% |
| Costa Rica | 19% | 12% | 20% | 3% |
| Benin | 19% | 14% | 9% | 14% |
| Uganda | 17% | 17% | 13% | 14% |
| Peru | 17% | 17% | 19% | 4% |
| Kenya | 16% | 10% | 19% | 9% |
| Indonesia | 15% | 20% | 7% | 4% |
| Burkina Faso | 14% | 33% | 8% | 60% |
| Viet Nam | 13% | 18% | 8% | 14% |
| Mozambique | 13% | 21% | 6% | 11% |
| Niger | 11% | 17% | 11% | 2% |
| Cambodia | 4% | 9% | 19% | 8% |

Table 1 shows that, across countries, some reasons were particularly marked:

- Government seizures were cited by 60% of insecure respondents as a source of tenure insecurity in Burkina Faso, the country with the highest overall rate of tenure insecurity of the 33 countries sampled.⁶ At least one in five insecure respondents gave the same reason for tenure insecurity in Rwanda, Malawi and Senegal.
- A third (33%) of insecure respondents in Liberia and Burkina Faso reported family disputes as the primary reason behind their tenure insecurity. Disagreements with the family are also cited by more than one in four respondents as a reason for tenure insecurity in Ghana and Morocco.
- The most common reason for tenure insecurity – concerns that the owner/renter would ask them to leave – was particularly high in Madagascar (48%), Tunisia (41%) and Rwanda (38%).
- Lack of money or resources was cited as the main reason (33%) for insecurity in the UK, the highest percentage across the 33 countries sampled.
- There are some other reasons for tenure insecurity that are, on average, less common and therefore not displayed in Table 1. However, they are common in individual countries. Examples include company seizures in Burkina Faso (19%); death of a household member in Nigeria (13%), Ghana and Niger (both

14%); or issues with local/customary authorities in Burkina Faso (29%) and Zambia (12%).

Individual country reports provide a more detailed breakdown of these reasons by tenure type.

2.3 TRENDS AND VARIATIONS ACROSS COUNTRIES

While there are variations between individual countries, to the extent that we can generalise for the full 33 the results show that tenure insecurity tends to be higher among:

- renters versus owners
- individuals located in urban versus rural areas
- people who do not possess formal documentation of their property rights
- women responding to spousal death and divorce scenarios
- younger age groups
- individuals in lower income quintiles
- respondents who have the right to use at least one additional property.

The following sections present these tendencies in more detail, highlighting the influence of land-related factors, such as documentation and tenure type; and demographic and socio-economic characteristics, including location, gender, age and income levels.

⁶ Note that it is possible for respondents to cite more than one reason for feeling insecure.

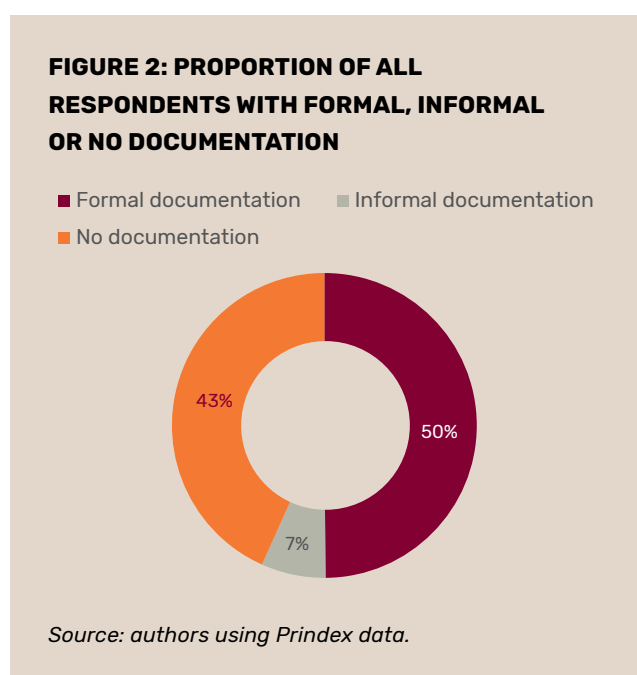
3. Land-related factors associated with tenure insecurity

Across the 33 countries, a number of land-related factors are linked to tenure insecurity. These include the possession of formal documentation and tenure type.

3.1 DOCUMENTATION AND TENURE SECURITY

Respondents were asked to state what kind of documents they had to demonstrate their right to live in their property. We split documents into formal and informal subsets based on what would be expected to be issued by official agencies in each country. On average, 50% of all respondents had formal documentation for one or more of their properties, 43% had no documentation and the remainder (7%) had informal documentation (Figure 2). The average reporting having formal documentation rose to 68% for owners and renters, excluding respondents who stay with or without permission.

Figure 3 shows the proportions of sampled owners and renters⁷ reporting formal, informal only, or no



documentation in each country and region, revealing the following patterns:

- Possession of formal documentation among owners and renters is on average highest in Southeast Asia (88%) and lowest in West and Central Africa and Southern and East Africa (58% and 56% respectively). There are, however, some marked differences between countries in the same region. For example, in Southern and East Africa, Zambia and Rwanda stand out, with 85% of owners and renters having formal documentation in Rwanda compared to only 23% in Zambia.
- The UK and Viet Nam both stand out as they have nearly universal coverage of formal documentation.
- The proportion of respondents with informal documentation only is particularly high in Senegal, Ghana and Zambia, reflecting the importance of customary regimes in these countries.
- West and Central Africa (31%) and Southern and East Africa (34%) have the highest proportions of respondents with no documentation. In the majority of countries, this is considerably higher than the proportion with informal documentation.

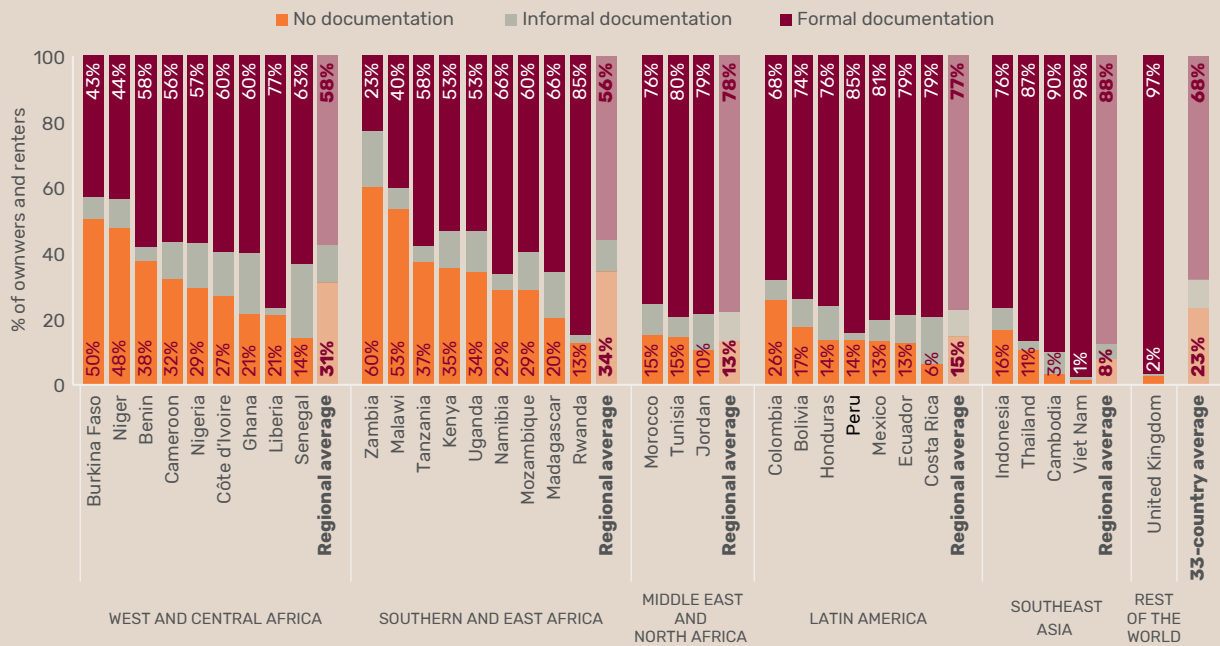
Although the possession of formal documentation does not guarantee secure tenure, individuals with such documents generally tend to display higher levels of perceived tenure security. Figure 4 shows that owners and renters with formal documentation sampled in the majority of the 33 countries feel more secure than those without any documentation at all.

Again, there are notable exceptions:

- In Liberia, Jordan and Cambodia the proportion of owners and renters who say they possess formal property rights (77%, 79% and 90% respectively) is considerably higher than the proportion who express tenure security (50%, 50% and 51% respectively). This indicates that formal de jure property rights do not necessarily translate into perceived tenure security in these countries.

⁷ Given that it is generally owners and renters who would be expected to have some form of documentation.

FIGURE 3: PROPORTION OF OWNERS AND RENTERS WITH FORMAL, INFORMAL OR NO DOCUMENTATION BY COUNTRY AND REGION



Note: The methodology for reporting type of tenure has been adapted since the wave 1 comparative report. This is the reason for minor changes in results for some countries.

Source: authors using Prindex data.

FIGURE 4: DIFFERENCE IN PERCEIVED TENURE SECURITY BETWEEN OWNERS/RENTERS WITH FORMAL DOCUMENTATION VERSUS THOSE WITH NO DOCUMENTATION



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods.

Source: authors using Prindex data.

- Vice versa, de facto tenure security can exist without formal documentation. In Burkina Faso, more owners and renters with no documentation say they are secure than those with formal documentation.
- Likewise, tenure security is not higher among owners and renters with formal documentation in Zambia, Ghana and Senegal, where the use of informal documentation is comparatively widespread (see Figure 3).
- By contrast, the possession of formal documentation appears to be particularly important for how secure people feel about their property rights in Southeast Asia, and the majority of countries in North Africa and the Middle East and Latin American countries.

3.2 OWNERSHIP: OWNERS VERSUS RENTERS

On average across the 33 countries, nearly 4 in 10 (39%) of the individuals owned or jointly owned the property they lived in. A similar proportion stay with permission. Both of these ownership types are higher than the share of respondents renting (17%).

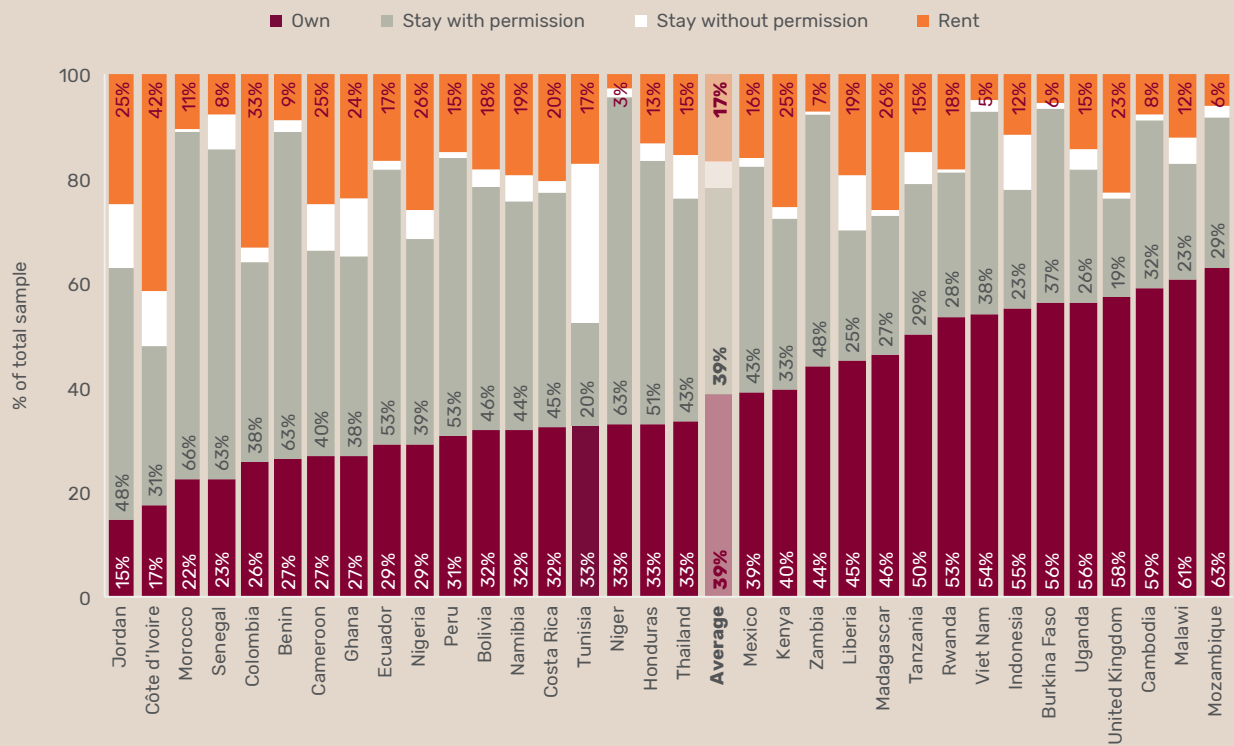
Stated rates of home ownership are highest in Mozambique, Malawi and Cambodia, while Côte d’Ivoire and Colombia stand out as countries where over one in three respondents reported renting their properties (see Figure 5).

While the proportion of respondents who report that they are ‘staying without permission’ is generally quite low (5%), Tunisia stands out as a country where nearly a third (31%) of respondents reported this as their tenure type, possibly a result of the large number of refugees in the country.

Tenure type makes a difference to rates of perceived tenure insecurity. Figure 6 shows that, on average, 41% of renters feel insecure about their property rights. This compares to just 16% for owners and joint owners. Respondents who reported that they were staying in their property with or without permission are very close to the average of the 33 countries, a surprising result for those staying without permission.

Figure 7 displays the disparity in perceived tenure insecurity between renters and owners by country. The figures show that tenure insecurity is much higher among renters versus owners in each country. In all countries except Burkina Faso, Benin and Cambodia, renters are significantly more likely to express tenure insecurity. The largest disparity is in Tunisia, where property renters report a 47 percentage point higher rate of tenure insecurity compared to owners.

FIGURE 5: TENURE TYPE BY COUNTRY

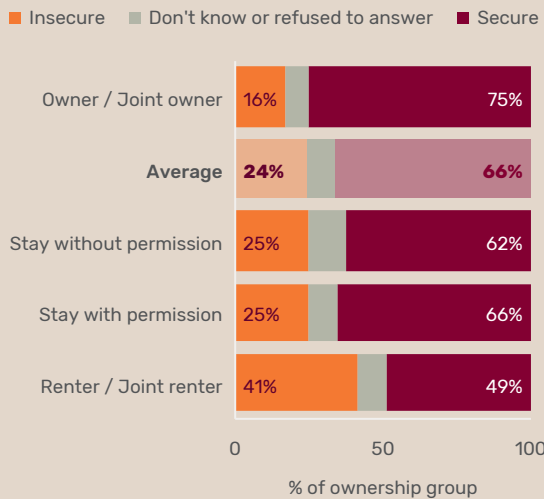


Source: authors using Prindex data.

3.3 POSSESSION OF AT LEAST ONE ADDITIONAL PROPERTY

Seventeen per cent of respondents possessed at least one property in addition to their dwelling. On average, these respondents were more likely to be tenure insecure (31%) than those with just one property (23%)

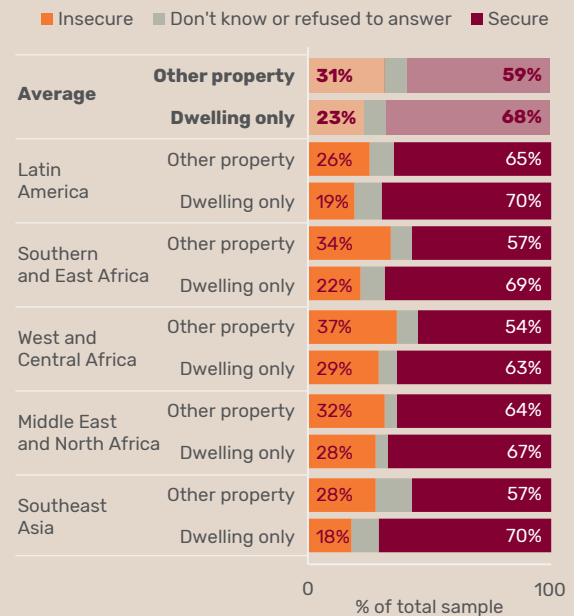
FIGURE 6: PERCEIVED TENURE INSECURITY AND SECURITY BY TENURE TYPE FOR ALL 33 COUNTRIES



Source: authors using Prindex data.

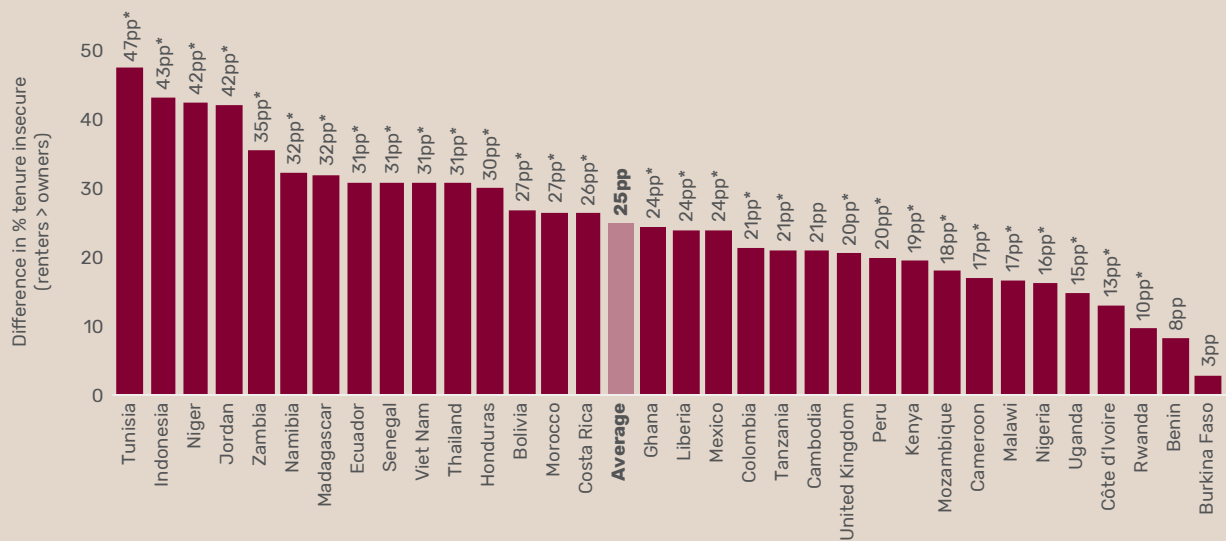
(see Figure 8). Perceived tenure insecurity among individuals with additional properties was particularly high in West and Central Africa.

FIGURE 8: PERCEIVED TENURE INSECURITY AMONG 'DWELLING ONLY' INDIVIDUALS AND THOSE WITH AT LEAST ONE OTHER PROPERTY BY REGION



Source: authors using Prindex data.

FIGURE 7: DIFFERENCE IN PERCEIVED TENURE INSECURITY RATES BETWEEN RENTERS AND OWNERS



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods. Source: authors using Prindex data.

4. Demographic and economic factors associated with tenure insecurity

The survey revealed links between tenure security and demographic factors and household income levels. These vary by country, but it was nonetheless possible to observe some global patterns by location, gender and age.

4.1 LOCATION: URBAN VERSUS RURAL

Individuals located in urban areas are significantly more likely to be tenure insecure in 8 out of the 33 countries. This primarily arises from the fact that there is a higher propensity to rent in urban areas than rural ones (see our separate thematic report for an analysis of additional reasons). Kenya, Niger and Thailand stand out as countries where tenure insecurity in urban areas is considerably higher than in rural ones (see Figure 9).

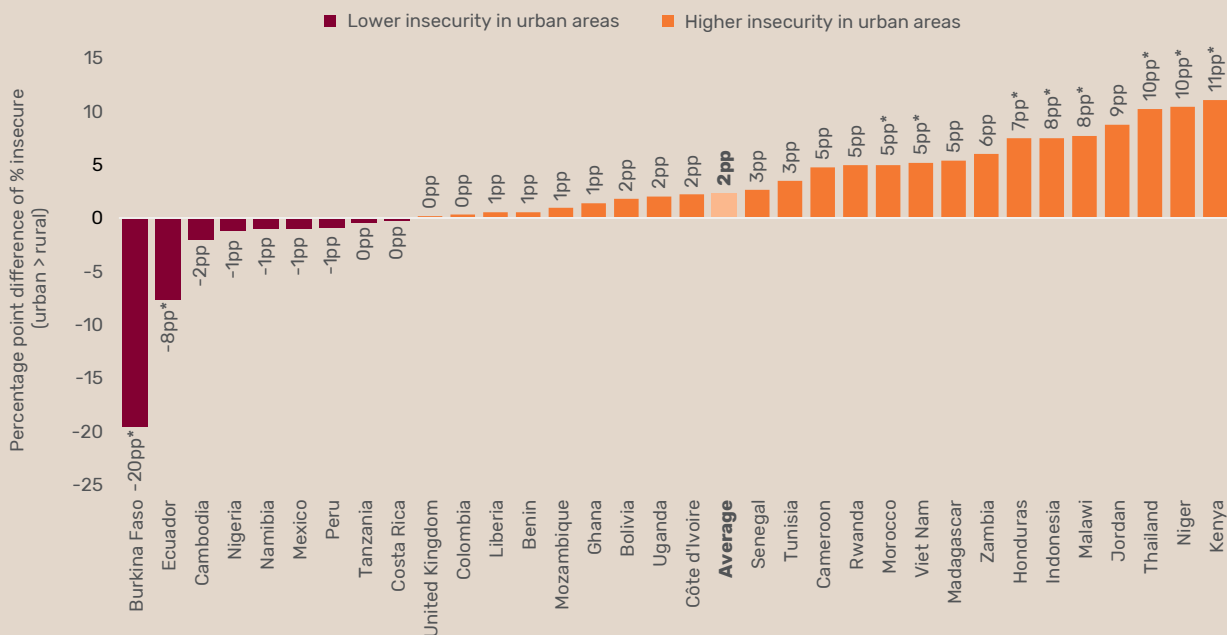
Burkina Faso and Ecuador stand out as the only two countries where individuals in rural areas display significantly higher levels of tenure insecurity than those in urban ones.

4.2 GENDER: OVERALL PATTERNS, SPOUSAL DEATH AND DIVORCE SCENARIOS

Across countries, there is very little difference between the average rates of tenure insecurity between men and women. Averaged across the 33 countries, the difference is less than one percentage point (see Figure 10).

While rates of tenure insecurity among men and women diverge little overall, there are significantly different rates of tenure insecurity in 7 of the

FIGURE 9: DIFFERENCE IN PERCEIVED TENURE INSECURITY RATES IN URBAN AREAS RELATIVE TO RURAL ONES



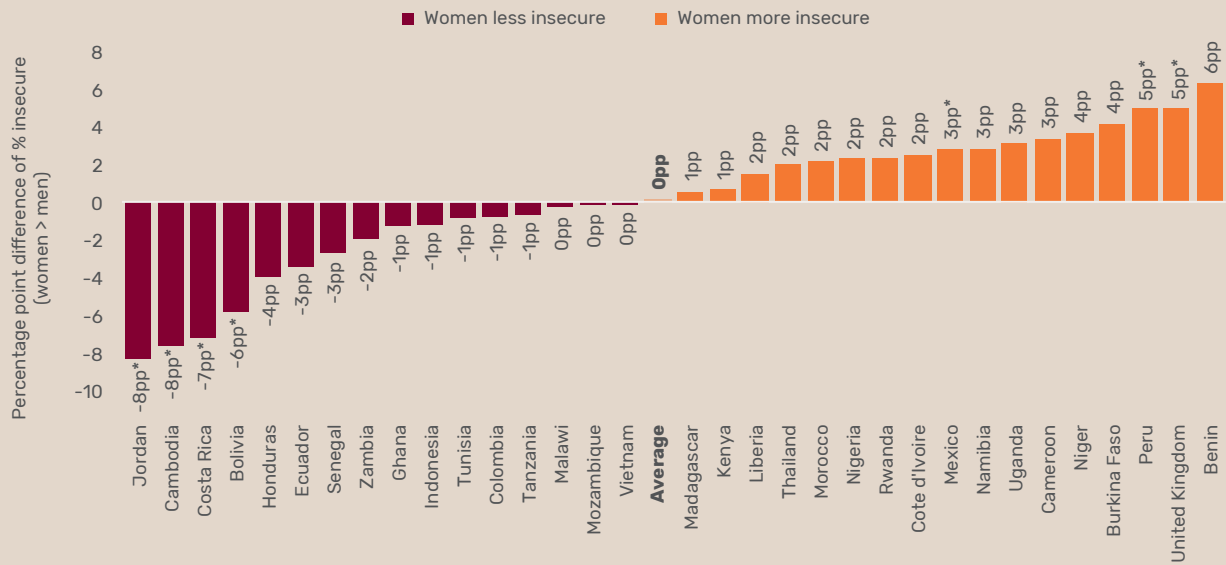
Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk () next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods. Source: authors using Prindex data.*

33 countries. In Jordan, Cambodia, Costa Rica and Bolivia, rates of tenure insecurity among women are six to eight percentage points lower than they are among men. By contrast, the rate of insecurity among women is around five percentage points higher in Peru

and the UK. The differences in other countries are not statistically significant.

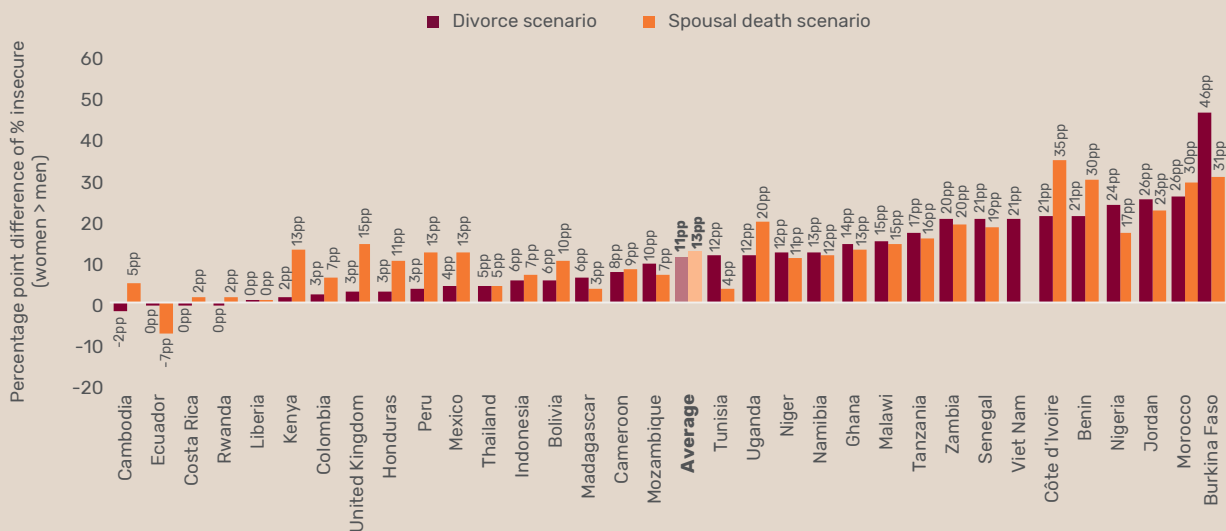
However, the average differences between women's and men's perceptions are more substantial when

FIGURE 10: DIFFERENCE IN PERCEIVED TENURE INSECURITY RATES AMONG WOMEN RELATIVE TO MEN



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods. Source: authors using Prindex data.

FIGURE 11: DIFFERENCE IN PROPORTION EXPRESSING WORRY BETWEEN WOMEN AND MEN IN DIVORCE AND SPOUSAL DEATH SCENARIOS IN EACH COUNTRY



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods. Positive=greater insecurity for women; negative=greater insecurity for men. Source: authors using Prindex data.

respondents were asked how worried they were that they might be forced to leave their property in the event of divorce or spousal death: the share of women who were worried was on average 11 points higher than it was among men in the divorce scenario and 13 points higher in the spousal death scenario (see Figure 11).

As is the case with many of the demographic and economic factors observed using this data, there are some large country-level variations:

- Under the divorce scenario, Burkina Faso stands out: 53% of women are worried about being forced to leave their property if they were divorced from their spouse compared to 7% of men, a difference of 46 percentage points.
- By contrast, Kenya, Liberia, Rwanda, Costa Rica, Ecuador and Cambodia show very little difference between men and women.
- Côte d'Ivoire is noticeable in the spousal death scenario, with a 35 percentage point difference between men and women.
- Ecuador is the only example of a country where men feel more insecure than women in a spousal death scenario.

There are some noticeable differences between the two scenarios in certain countries. As an example, women are considerably more worried about having to leave their property in the event of spousal death than they are in a divorce scenario in Côte d'Ivoire, Kenya and the

UK. For cultural reasons, we were not able to field the spousal death scenario question in Viet Nam.

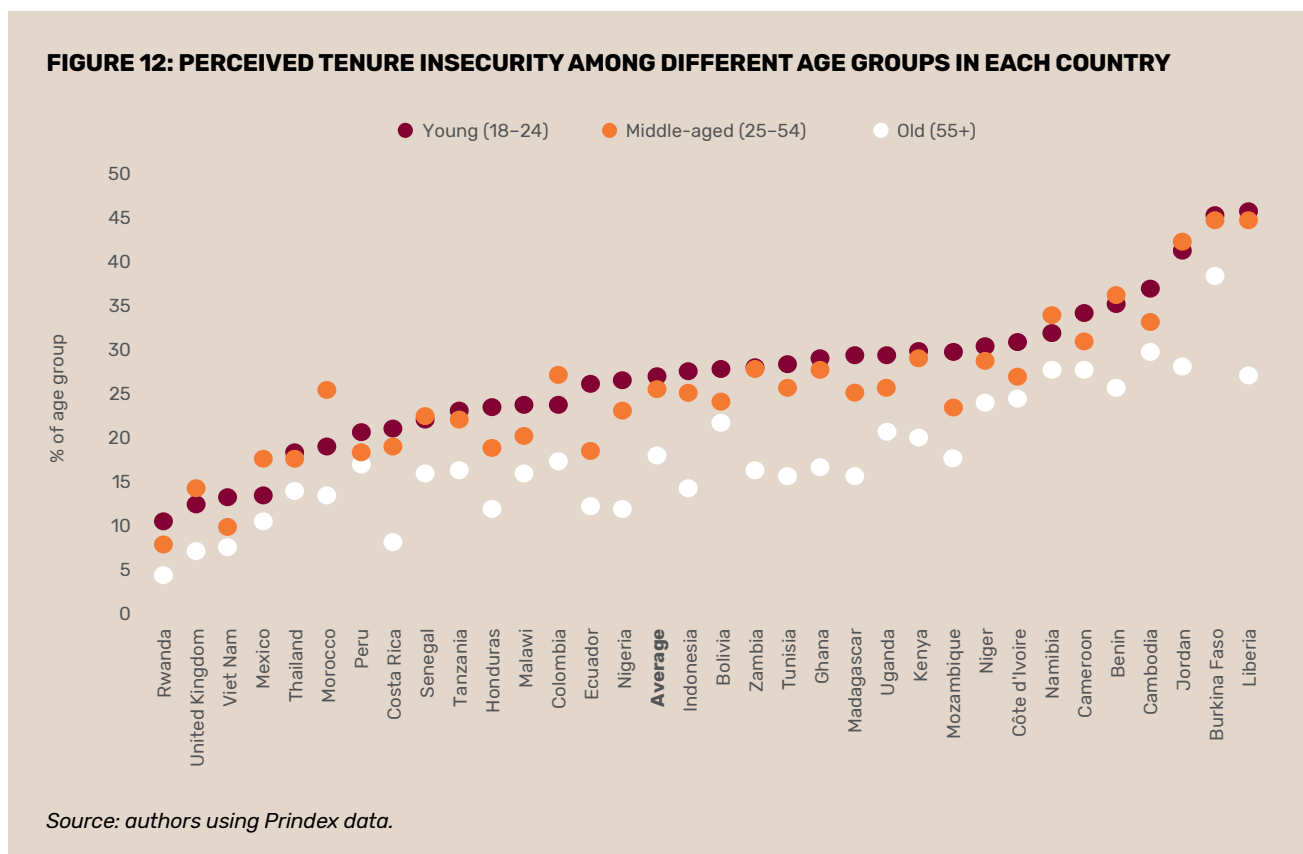
4.3 AGE, MARITAL STATUS AND HOUSEHOLD SIZE

Tenure insecurity tends to decline as people get older. Figure 12 illustrates that:

- in all the countries surveyed, the youngest age group (aged 18–24) is more likely to report tenure insecurity than the oldest age group (aged 55+)
- on average, the difference is nine percentage points between the youngest and oldest groups
- respondents aged 25–54 also tend to be more insecure than those older than them but typically only slightly less insecure than those who are younger.

We investigated the links between marital status and tenure insecurity. The only notable trend was that widowed respondents were typically less insecure than other respondents. However, as widowed respondents are usually older than other respondents, this trend is highly likely to be simply a reflection of the association between age and tenure security.

On average across the 33 countries, there is very little difference between the rate of tenure security for people living alone and those who live with other adults. However, there are some significant differences in individual countries (see Figure 13). The largest



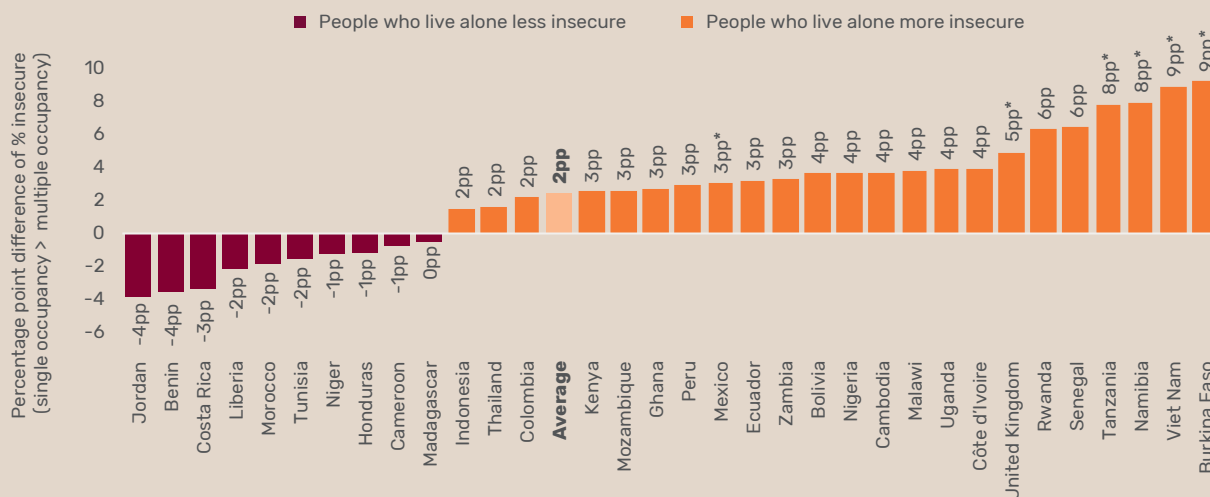
differences are in Burkina Faso and Viet Nam. In both of these countries, people who live alone report a nine percentage point higher rate of tenure insecurity than those living with other people.

4.4 INCOME LEVEL

Comparing the poorest 40% of the income distribution to the richest 40%, only in Niger and Zambia did the

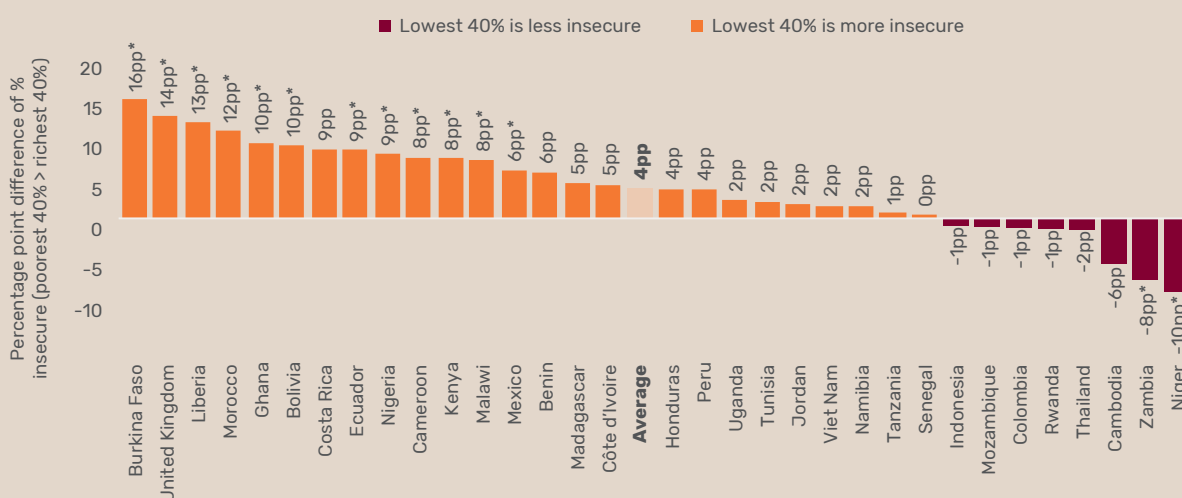
poorest income groups report meaningfully higher rates of insecurity compared to the richest ones (see Figure 14). This can be caused by wealthy households having more to lose, or possessing land of a higher value that attracts more competition from others. In 12 countries, the poorest 40% felt significantly more insecure than the richest 40% by more than a five percentage point difference. The differences were most marked in Burkina Faso, the United Kingdom and Liberia.

FIGURE 13: DIFFERENCE IN RATE OF PERCEIVED TENURE INSECURITY AMONG PEOPLE WHO LIVE ALONE TO PEOPLE WHO LIVE WITH OTHERS



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods.

FIGURE 14: DIFFERENCE IN PERCEIVED TENURE INSECURITY BETWEEN THE HIGHEST AND LOWEST INCOME GROUPS



Note: numbers were rounded to zero decimal places; there are small differences between countries that may be observed by the size of the bars even though the number is the same. Where relevant, an asterisk (*) next to a number denotes that the difference observed is statistically significant at a 90% confidence level. Refer to annex for details of analysis methods. Source: authors using Prindex data.

5. Conclusions

Our findings are the beginning of a new way of looking at the challenges facing the land and property rights community, one that brings more nuance and detail to the land and property rights debate and paves the way for actions that are more targeted, effective and measurable. This has implications not only for individuals but also for countries' development prospects. We seek to use Prindex findings as a launch pad for deepening and intensifying processes of policy review and reform around the world.

Looking at country averages, however, is just an entry point to facilitate understanding of the magnitude and basic predictors of tenure security and insecurity. To fully understand the drivers and consequences of tenure security and insecurity in order to support specific policy reforms in countries, we will need to complement this data at country level with additional contextual information and tracking of progress in the land sector over time.

Annex: notes on analysis methods

The dataset was analysed in the software package Stata®. Key aspects of the analyses are as follows:

- To account for the sampling design, the sampling weights, primary sampling units and strata were entered using the svyset command. Frequencies and proportions were subsequently calculated using the svy: prefix.
- Differences in prevalence between subgroups were assessed using the lincom command.



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