

UNITED NATIONS ECONOMIC COMMISSION FOR EUROPE
ODI AND GLOBAL LAND ALLIANCE

Sustainable Development and Security of Property Rights in the UNECE Region

An assessment of perceived tenure security for land and housing



UNECE

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Geneva, 2022

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FOREWORD

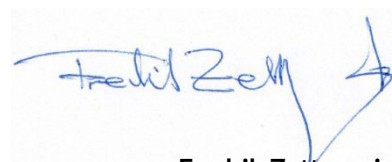
Securing property rights for housing and land is crucial for economic development, environmental sustainability, and social stability. Despite the United Nations Economic Commission for Europe (UNECE) region having some of the most developed property rights institutions, over 13 per cent of the adult population feel insecure about their land or property rights. The primary reasons for this include the risk of increased interest rates for loans with property as collateral, increasing rental prices and family disputes pointing to the linkages of property rights to a much broader set of relationships in our society.

Countries in the UNECE region have a very diverse background for regulation of property rights including a long-established set of institutions together with relatively new settings affected by major historical events of twentieth century including conflicts, mass confiscation and privatization. This diversity is reflected in a different mix of tenure arrangements and levels of tenure security across the countries. Among such arrangements, owners have the highest level of tenure security while renters encounter higher levels of insecurity. Such diversity and the remaining sources of insecurity represent both the challenge for policymakers and an opportunity to learn from the successful policies and applications among the UNECE member States that ensure that property rights are secured for all including the most vulnerable groups.

The Property Rights Index (Prindex) data presented in this report builds on the survey results for 140 countries, including 50 in the UNECE region, accounting for 99 per cent of the region's population. Unequal housing quality and access, informal land use and housing building, fragile or too rigid housing markets, restitution of property rights, and post-conflict rehabilitation are all addressed in this research. This data and its analysis offer a one-of-a-kind way to establish a common matrix for assessing the security of property rights. It also helps to demonstrate the effectiveness of land governance and property rights institutions as viewed through the eyes of citizens and helps government efforts in reaching their ultimate goals - the well-being of their citizens.

The current comparative report *Security of Property Rights in the UNECE Region: An assessment of perceived tenure security for land and housing property* provides an analysis which may be of interest to government officials, decision-makers, NGOs and professional associations in land and housing sectors. Preparation of this report is an excellent example of cooperation between the UNECE Working Party on Land administration (WPLA), Overseas Development Institute, UK (ODI) and Global Land Alliance, USA (GLA).

Conclusions and recommendations of this report are very relevant to the work of the UNECE supporting governments in their efforts to achieve urban and land-related Sustainable Development Goals, the New Urban Agenda and the Geneva UN Charter on Sustainable Housing.



Fredrik Zetterquist

Chair
UNECE Working Party on Land Administration

PREFACE

The Working Party on Land Administration (WPLA) is an intergovernmental group of experts and policy officials from land registration and cadastral organizations in the United Nations Economic Commission for Europe (UNECE) region. It is a subsidiary body of the UNECE Committee on Urban Development, Housing and Land Management.

WPLA principal areas of activities relate to legislative, institutional, financial, procedural and technical issues of land administration systems, and include research and development, policy exchange and advice. The WPLA is building a pan-European knowledge base on different aspects of land administration, including data, governance and financing of land administration activities. It provides a neutral international platform for sharing knowledge and fostering discussion between Governments through practical workshops on specific topics, publishing guidelines and developing inventories of good practices. These and other activities support UNECE member States in further developing their national land administration systems. Further details on its activities are available on its web page: <https://unece.org/housing/working-party>.

The WPLA is cooperating with the Overseas Development Institute, United Kingdom (ODI); and Global Land Alliance, United States (GLA), the organizations implementing the Property Rights Index (Prindex). This index is based on data on property rights for land and housing and perceptions of their security around the world.

In the framework of Prindex, ODI and GLA conduct regular globally comparable surveys on land administration in 140 countries. In addition, Prindex is involved in country and region-specific in-depth studies of tenure security. Since 2016, these have been implemented in Brazil, Burkina Faso, Colombia, India, Nigeria and Tanzania. Several new studies will be completed by the end of 2022. Several countries, including Tanzania¹, the United Kingdom² and the United States, use Prindex data to report on Sustainable Development Goal (SDG) 1.4.2. Prindex is supported by UK Aid³ and PLACE.

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 are needed to improve security of property rights at the regional, national and subnational levels.

The Prindex data is free to download, use for non-commercial purposes, and analyse. It is available on www.prindex.net/data. More information on methodology, sampling strategy and FAQs can be found at: www.prindex.net/methodology.

¹ <https://www.nbs.go.tz/index.php/en/prindex/399-2018-tanzania-baseline-survey-report-on-assessment-of-land-rights-and-tenure-security>

² <https://sdgdata.gov.uk/1-4-2/>

³ <https://www.ukaidirect.org/>

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Production of this report would not be possible without the generous support from Prindex's core donor: UK Aid. We also wish to acknowledge the support of PLACE, a non-profit technology organization established to build and maintain data infrastructure in the public interest.

The views presented in this report are those of the authors and do not necessarily represent the views of donor or partner institutions.



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ABBREVIATIONS AND ACRONYMS

EECCA	Eastern Europe, Caucasus and Central Asia
COVID-19	A contagious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) first discovered in 2019 and causing global pandemic of 2020-2022.
DK/Ref	Don't Know/Refused
EU	European Union ⁱ
FAO	Food and Agriculture Organization of the United Nations
FAQ	Frequently Asked Questions
GLA	Global Land Alliance
NGO	Non-governmental organization
ODI	Overseas Development Institute
Prindex	Property Rights Index
PTS	Perceived Tenure Security
SDG	Sustainable Development Goals
UNECE	United Nations Economic Commission for Europe
UN-Habitat	United Nations Human Settlement Programme
VGGT	Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forests in the Context of National Food Security
WB	World Bank
WPLA	UNECE Working Party on Land Administration

ⁱ EU grouping in the document refers to European Union composition in 2019 when the data were collected which included the United Kingdom.

EXECUTIVE SUMMARY

Secure property rights for land and housing are a key driver of economic development, environmental sustainability and social stability, as reflected in the Sustainable Development Goals (SDGs). Yet, around the world, over a billion people lack that security, and fear losing the right to use their land or property. The United Nations Economic Commission for Europe (UNECE) region is home to some of the world's wealthiest populations and has some of the most developed property rights institutions and infrastructure. However, over 13 per cent of the adult population feel insecure about their rights for land and housing property. This amounts to over 130 million people; more than the combined adult population of France, Germany and Greece. These individuals might therefore hold back on home, land or business investment, not participate in market transactions, or spend resources on guarding property for fear of not reaping the returns on investment or losing the property rights altogether.

This report uses data on perceived security of property rights for land and housing across the UNECE region to provide insights into how that security can be strengthened by government policy, further research and advocacy. The data draws on the world's first globally comparable survey of perceived tenure security for land and property across 140 countries – Property Rights Index (Prindex)⁴ – which includes information on 50 (out of 56) UNECE member States collected in 2018-19, just before the COVID-19 outbreak.

KEY FINDINGS

Levels of perceived tenure security in the UNECE region are relatively high compared to the global average. About 84 per cent of adults feel secure about their property rights compared to 72 per cent of adults globally. Among the countries with the highest share of population reporting secure tenure are Austria, Denmark, Finland and Sweden.

A large proportion of adults possesses formal documentation. About 89 per cent of adults in the UNECE region possess formal documentation confirming their rights for their primary housing property and attached land parcels, which is above the global average of 74 per cent. This prevalence of formal documents differs significantly across forms of tenure. About 97 per cent of owners possess formal documents, while 83 per cent of renters and 81 per cent of those who live in a property that belongs to other family members report having formal documents.

Both house ownership and renting are more common in the UNECE region than in other parts of the world but there are large differences between its subregions and individual countries within the UNECE. About 52 per cent of adults in the UNECE region consider themselves owners or joint owners of their primary housing property and attached land parcels, compared to the global average of 49 per cent. Twenty-three per cent live in a house that belongs to other family members, compared with a global average of 29 per cent, while about 22 per cent of adults rent their houses, higher than the 15 per cent global figure. Other tenure arrangements are less common among the UNECE countries (only eight per cent of respondents have reported other forms of tenure). Within the UNECE region, renting is more common among the North American countries at 29 per cent of adults, and the European Union (EU) countries at 25 per cent. The Eastern Europe, Caucasus and Central Asia (EECCA) has the lowest share of renters (nine per cent) and the

⁴ <https://www.prindex.net/>

highest rate of homeowners (55 per cent). The residence in a family-owned property is especially high in the EECCA countries (34 per cent).

Renters experience higher rates of insecurity than the housing owners, users of family-owned housing and people with other tenure arrangements. Nearly a quarter of renters (24 per cent) in the UNECE region feel insecure about their tenure. The number differs from one subregion to another – it is the lowest in North America and the highest in EECCA countries, where it is as high as 45 per cent, compared to 34 per cent globally. The second most insecure group are those living in a house that belongs to other family members.

The main cause of insecurity is being asked to leave the current housing property by the property owner. This reason is reported more frequently than any other source of insecurity – by about six percent of respondents or 64 per cent of those who feel insecure about their rights, representing about 60 million adults living in the UNECE region. The second most-cited individual source of tenure insecurity is financial: about five percent of adults in the UNECE region give this reason as a cause for concern, although it varies across the region. This reason is related to potential inability to make mortgage or rental payments or to pay tax or utility bills. The high prevalence of the financial source of insecurity is linked directly to the housing affordability debated by policymakers and practitioners in the region.

POLICY IMPLICATIONS

These findings demonstrate that the issue of tenure security goes beyond titling and secure ownership policies. Therefore, the agenda for securing property rights in the UNECE region would benefit from complementing traditional ownership formalization efforts and supporting market transactions with a set of policies that strengthen renter protection. Policies should also support people in family arrangements, particularly young adults, and address the financial causes of insecurity. Possible policies include:

- Payment breaks or a moratorium on evictions during the economic downturns, or as a part of unemployment benefits for renters and mortgage holders for primary housing. Several countries in the region have successful examples of this and strengthening cross-country knowledge exchange and collaboration would be a viable first step of the policy agenda.
- Policies that make ownership more accessible, for example via low-interest mortgages for first-time owners, can help tenure security by making it more affordable.
- Governments could also assess opportunities for expanding existing rental housing supply, including through zoning regulations, or using social housing programmes to increase affordable housing stock.

Regular publication of regional estimates of tenure security for the UNECE region including information on the European Union (EU) and Eastern Europe, Caucasus and Central Asia (EECCA) countries would facilitate policy dialogue, policy analysis and knowledge exchange.

RESEARCH GAPS

While Prindex findings suggest broad policy recommendations, more data and analysis are needed to better identify the most vulnerable groups in the region's different countries and to understand the main reasons for tenure insecurity. This will help governments design, implement and monitor more targeted policies to strengthen tenure security, accelerate progress towards SDG commitments, and strengthen the foundation for economic growth.

Additional research to address tenure security and policy gaps includes:

- Collecting new consistent data on perceived tenure security across all the UNECE region, providing a time series that is accessible for policy analysis and public communication
- Combining Prindex data with administrative data, including completeness of formal registration of rights, number of market transactions and prices, number of disputes, and also statistics on evictions and property tax revenue
- Trialling new methods for assessing perceived tenure security using administrative data, court statistics, express surveys, internet search statistics, remote sensing and spatial interpolation. These could provide for less costly, more frequent, and more spatially disaggregated estimates of tenure security.

THE IMPORTANCE OF BROADER GOVERNANCE IMPROVEMENTS

Perceptions of tenure security are influenced not only by technical and legal improvements in land governance but also by people's understanding of their rights, and their trust in their government. This trust can be built by overall governance improvements as well as clear communication about changes that improve protection and enforcement of rights, particularly of more vulnerable groups. Parallel efforts to raise individual and household knowledge of rights through awareness-raising campaigns can support improvements in broader governance and raise the profile of land and property rights.

Implementation of such campaigns, and development of a broader set of policies, would need a coalition of a wide set of stakeholders. These should include non-governmental organizations (NGOs) representing vulnerable groups, professional associations in the land and housing sectors, and political leadership from top government decision-makers. The international community could help achieve more secure property rights by informing about land-related SDGs and the Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forests in the Context of National Food Security (VGGT) (FAO, 2012), which would contribute to the well-being of millions of people in the UNECE region.

INTRODUCTION

Secure property rights for land and housing are one of the key drivers of economic development, environmental sustainability and social stability. They can improve development across multiple dimensions such as facilitating investment, improving productivity, reducing poverty, helping to build smart and inclusive cities, as well as improving inclusivity and justice. Better protection of property rights requires the consolidated efforts of governments and civil society. It also needs a clear picture of the current level of tenure security, identification of the most vulnerable groups, and an indication of the effectiveness of land governance policy and practice across countries and regions.

The primary objective of this report is to provide information on perceived security of property rights across the UNECE region, to be used by government officials, researchers, civil society and other stakeholders. This will allow the UNECE region to benchmark its own progress towards the land-related SDGs and other development frameworks. It will also help assess the effectiveness of improvements in land governance quality and land reforms in the past and future. Finally, it will increase awareness among policy makers and the general public about the implications of secure tenure.

This study discusses the link between tenure security, economic development and individual well-being. It also shows how to measure tenure security across diverse institutional environments in a consistent and comparable way. Section 1 presents the level of tenure security across the UNECE region and summarizes the key sources of insecurity. Section 2 describes the distribution of forms of tenure - bundles of rights - such as ownership or rent, as well as differences in perceived tenure security across the forms of tenure. Section 3 gives conclusions and provides policy implications for further improvements in tenure security and land governance across the UNECE region.

WHY PROPERTY RIGHTS MATTER

Housing property and land are the most valuable assets for most households in the world. When people are uncertain about the security of their property rights, they struggle to plan for their future or to invest in housing and land improvement. Fear of being evicted or having land appropriated without adequate compensation may lead people to spend unnecessary time and effort guarding the property. This takes time and resources away from socially or economically beneficial activities like childcare and waged work. People may also stay with their property when it is unsafe to do so, exposing them to violent conflicts. These problems exacerbate socio-economic inequalities and hinder sustainable economic growth (Besley,1995). Tenure insecurity may also prevent development of rental markets for land and housing, undermining efficiency, investments, labour mobility and housing affordability.

While tenure insecurity is known to be a problem, not enough is known about who is affected, where, how or why. The issue is complex, and a lack of global, comparable data has prevented us from fully understanding the scale of tenure insecurity and learning how best to tackle it. It has also prevented the issue of property rights from receiving the visibility and attention it deserves at the local, national and international levels.

The Property Rights Index (Prindex) quantifies this problem and provides the first ever global and regional assessment of tenure security for land and housing property. This assessment is based on subjective perception of property right security. Understanding such perceptions is critical because:

1. Perceptions influence behaviour. How people feel about their property security affects their decisions about use, investments, protection, market transactions and price. Those decisions have social, economic and environmental consequences. For instance, if farmers

fear that their land will be seized before the harvest, they are less likely to invest in improvements that could make the land more productive in future years for them and their community, as well as making it less vulnerable to climate change. The same is true for investments in housing quality, such as improving energy efficiency.

2. Collecting perception data allows comparison of tenure security across the diverse land and property governance systems practised by different countries. Moreover, this approach allows assessment of security of a much broader scope of tenure arrangements beyond ownership and rent, including informal housing.

Prindex provides data on perceived tenure security that governments, businesses, civil society and donors can publicly access and use to understand the problem. This enables a wide range of stakeholders to tailor policy interventions and strategies for greater efficiency, as well as to address the needs of vulnerable populations. It also allows land and housing policy reform interventions such as tenure regularization, upgrading land administration, or public awareness to be monitored and evaluated (Broegaard, 2005).

Prindex data provides unique opportunities for the UNECE region - home to about 1.3 billion people, one billion of them adults⁵ - to assess the achievement of land-related Sustainable Development Goals. It also enables them to meet the principles outlined in the Geneva UN Charter on Sustainable Housing (United Nations, 2014a) and in the Policy Framework for Sustainable Real Estate Markets (United Nations, 2019a). This

report complements the HABITAT III Regional Report for the UNECE Region (United Nations, 2017a). It foregrounds issues such as unequal housing quality and access, informal land use and housing construction, fragile or too-rigid housing markets, restitution of property rights, and post conflict redevelopment. All of these are of primary importance to governments in the region⁶.

In addition, Prindex, as the first globally comparable data set, provides a unique opportunity to develop regional estimates of tenure security for UNECE, EU and EECCA countries. It also monitors the progress of reforms in the region, including establishment of private property and markets after the collapse of central planning systems as well as mass privatization of land and housing.

METHODOLOGY

The assessment of perceived tenure security (PTS) by Prindex is based on nationally representative surveys of adult populations conducted in 140 countries in 2018-2019. The surveys were designed to provide comparable measure of PTS across diverse national and local systems of recognition and protection of property rights. They also measured various bundles of rights or tenure forms, including ownership, rental rights, and permanent use. The respondents were asked 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?

This question was asked separately about the rights for primary housing property, any land attached to this property and the rights for all other real estate property, demonstrating

⁵ Based on the World Bank estimates for 2019.

⁶ For recent reviews, please see the *Guidelines for the formalization of informal constructions* (United Nations, 2019b); *Guidelines on the Management and*

Ownership of Condominium Housing (United Nations, 2019c); *Survey on Land Administration Systems* (United Nations, 2014b); *Land Administration in the UNECE Region: Development Trends and Main Principles* (United Nations, 2005a).

compliance with criteria 6.11: “Security of tenure” of principle 6 of the Policy Framework for Sustainable Real Estate Markets (United Nations, 2019).

The rights for adequate housing are fundamental human rights (article 25 of the Universal Declaration of Human Rights), which implies that every person should have a primary housing arrangement of some type (to have one or another form of tenure). The

rights for other real estate property include rights for agricultural land, commercial and industrial real estate, and secondary housing. Thus, in addition to assessment of PTS, Prindex assesses the distribution of real estate assets and property rights in the population.

The rights of a respondent were perceived as secure if the answer on the above question was “very unlikely” or “unlikely”. They were considered insecure if the response was “very likely” or “somewhat likely”. A small number of respondents in each country have not provided responses to the question about their perceptions of tenure security. Some of them refused to answer this question. Others did not know how to respond. The country level estimates of perceived security and insecurity of property rights correspond to the share of total national sample of those who feel secure or insecure respectively, considering the sampling weights. Regional estimates were corrected for differences in population and sample sizes among the nations. More details on Prindex methodology are provided in the box and on the Prindex website (www.prindex.net).

The Prindex data includes survey results for 50 out of 56 member States of UNECE ⁷, representing 99 per cent of the UNECE population. The data contains responses by 53,000 respondents out of the total global sample of 168,494 respondents and is a primary source of information for this report.

For this report, the UNECE region is further subdivided into the following subregions and responses were received from:

- EU: This includes 27 of 28 member States as of 2019 because the data on the Czech Republic was not collected
- North America: Two countries: Canada and the US
- EECCAⁱ: Twelve of 12 countries, as of 2019
- Other UNECE: Nine of 14 countries; data on Andorra, Iceland, Liechtenstein, Monaco and San Marino was not collected.
- Among the above groups the EU is the largest sub-region, with over 41 per cent of the UNECE region’s population, while Other UNECE has 9 per cent. This report provides the first ever estimates for the distribution of real estate rights among the adult population and the perceived security of such rights for the EU and other sub-regions listed above.

⁷ The list of UNECE countries with the respective levels of perceived tenure security and insecurity can be found in the annex of this study. Please note that

the list of countries and classification into the country groups represents the country status at the time of data collection (2018-2019) for comparability with other sources of data.

A NOTE ON PRINDEX METHODOLOGY

Prindex goal: To assess PTS for housing and land among the adult population (18+) in a way which would be comparable across countries. The focus on the adult population, as opposed to heads of households, allows the assessment of sources of tenure insecurity within and outside the household. It also creates a comparison across gender, age and several other population characteristics, and identifies potentially vulnerable sub-populations. This focus also enables reporting on land-related SDGs.

Interview method: Face-to-face interviews for countries with phone coverage under 80 per cent; telephone surveys for countries with high phone coverage – 21 of the 33 countries globally where this is possible are in the UNECE region.

Sampling method: Face-to-face surveys used a three-stage random sample of adult population representative to urban and rural populations. A random respondent was identified within each household among eligible members. Random dialling numbers were used for telephone surveys.

Margin of error: Under 5 per cent, as reported by Gallup⁸ for each individual country⁹.

Implementing arrangement: PTS data was collected by a supplementary module to the Gallup World Poll in 107 countries in 2019, and as a stand-alone survey in 33 countries in 2018.

Questions: These included personal characteristics of respondents and households, selected characteristics of property, tenure arrangement, security of property rights, and possession of formal documents that confirm rights. The document list was appropriate to each country.

The data is free to download from www.prindex.net/data. More information on methodology, sampling strategy and FAQs can be found following the link: <https://www.prindex.net/methodology/>

⁸ For Gallup World Poll Country Data Set Details, see <https://www.gallup.com/services/177797/country-data-set-details.aspx>.

⁹ As reported by Gallup for each individual country.

1. COUNTRY AND REGIONAL-LEVEL COMPARISON OF TENURE IN/SECURITY

Security, equality and accessibility of property rights for land, housing and other productive resources¹⁰ are among the targets for SDGs. In particular, SDG indicator 1.4.2 is designed to track the total adult population with secure tenure rights to land, with (a) legally recognized documentation; and (b) who perceive their rights to land as secure, by sex and by type of tenure (United Nations, 2017a). The Food and Agriculture Organization of the United Nations (FAO), the World Bank (WB) and the United Nations Human Settlement Programme (UN-Habitat) – the custodians of the SDG 1.4.2 indicator – have developed methodology recommendations for national statistical agencies on how to report on SDG 1.4.2 (FAO, 2019), leaving the choice of data source and implementation arrangements to national governments.

The Prindex data is in line with the FAO/WB/UN-Habitat recommendations, and several countries, including the United Kingdom, Tanzania and the United States, use Prindex data to report on SDG 1.4.2. Prindex treats land and all fixed entities attached to it as a single property. It reports PTS for the primary housing property and separately for all other property to which the respondents have rights. In this, it is similar to the approach applied by UNECE in the *Survey on costs for registration and transfer of real estate and mortgages for the ECE region* (United Nations, 2019d). The resultant data contains details about the characteristics of property, tenure arrangements, and demographic characteristics of an individual respondent. This allows disaggregation of PTS by gender and tenure type and identifies potential sources of insecurity as presented below.

This section starts with the most comprehensive measure of total PTS, which is considered the best measure for SDG 1.4.2. For this, the individual's property rights are considered as insecure if the respondent perceives the rights to at least one of their properties as insecure. This measure of PTS is complemented with information about possession of legal documents confirming property rights, and reasons for the reported insecurity.

1.1. PERCEPTIONS OF TENURE SECURITY

Table 1.1 shows the percentages of the adult population who feel insecure, secure, or did not know or declined to answer about security of their property rights for all land and housing property. A full list of UNECE country-level results is presented as an annex to this study.

The UNECE region shows relatively high rates of tenure security compared to the global average: about 84 per cent of adults feel secure about their property rights compared to 72 per cent globally. This implies that more people in the UNECE region are open to investment opportunities and participation in land and property market transactions, leading to more efficient allocation of property as well as higher quality and productivity of land.

Average rates of perceived security vary among the UNECE subregions:

- In general, 86 per cent of people in the EU and North America feel secure about their property rights.
- In Other UNECE countries, only 72 per cent of adults feel secure which is similar to the global average.

¹⁰ Examples include commercial and industrial real estate and in a broader sense, access to capital (e.g. credit).

The share of “don’t know” responses and refusals (DK/Ref) indicates how precisely the rates of security or insecurity are estimated for each country and the region. It also implies that the estimates should be treated as the lower bounds of security or insecurity respectively. Overall, the

share of DK/Ref among UNECE region is four percent; much lower than the global average of 10 per cent. The highest rate of DK/Ref is the EECCA figure of eight percent, which may reflect a lower level of trust in the government, or cultural and historical differences.

TABLE 1.1. PERCENTAGE OF ADULTS WHO FEEL INSECURE AND SECURE ABOUT THEIR LAND AND PROPERTY RIGHTS

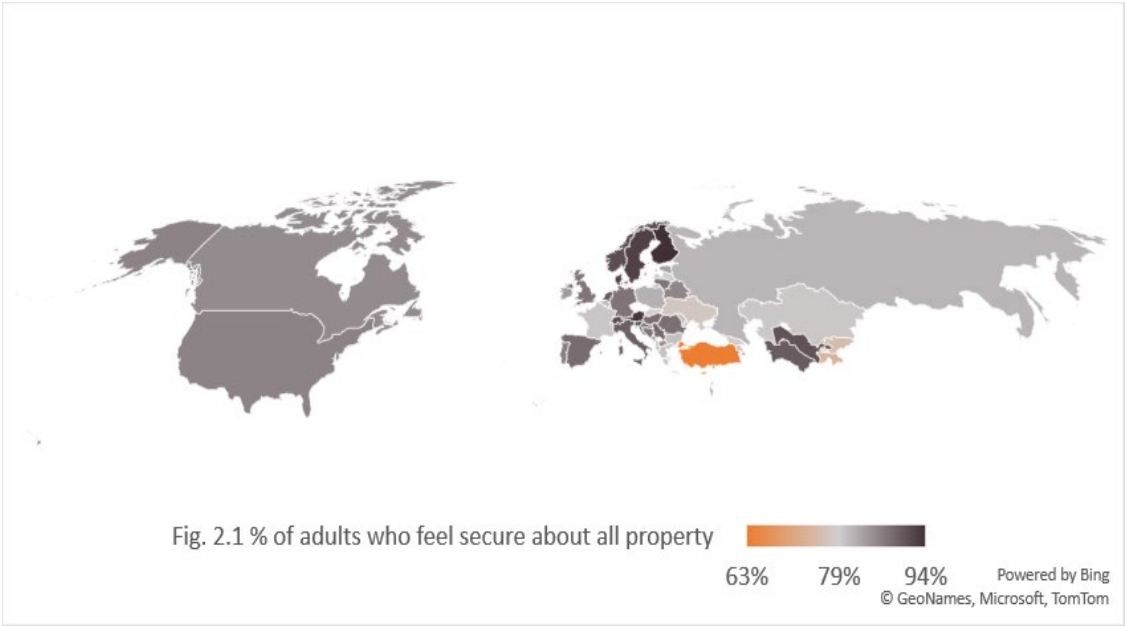
<i>Region</i>	<i>Secure</i>	<i>Insecure</i>	<i>DK/Ref</i>
World (140 ^a countries)	72	19	10
UNECE:	84	13	4
- EU	86	11	3
- North America	86	14	1
- EECCA	82	10	8
- Other UNECE	72	24	5

Note: The 140 countries covered by the Prindex global dataset. For the list of countries see www.prindex.net

Rates of tenure security vary even more widely across individual countries (see figure 1.1 and figure 1.2). While the share of DK/Ref responses and the sampling error does not allow explicit ranking among countries, the following conclusions may stimulate in-depth country studies and further policy debate:

- Among the countries with the highest share of population reporting secure tenure are Austria, Denmark, Finland and Sweden. These countries have long-established traditions of strong land governance and protection of property rights. They also have had long periods of political stability.
- However, there are several countries in the region where under 75 per cent of the population feel secure about their property rights. These countries, in addition to the traditional challenges of continuous modernization of land governance, often face some external pressure to security of property rights related to migration, past or ongoing conflicts, or social inequality. Addressing these challenges is likely to involve an integrated response across different branches of government, as well as innovations in policy design.

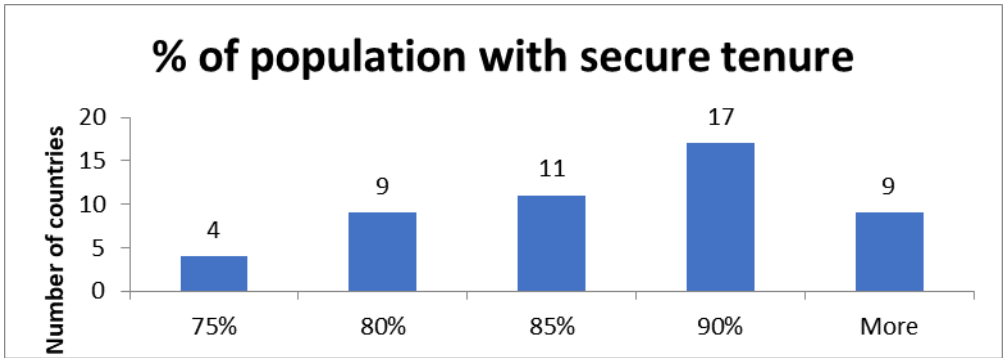
FIGURE 1.1. PERCENTAGE OF ADULTS WHO FEEL SECURE ABOUT THEIR LAND AND PROPERTY RIGHTS IN THE UNECE REGION



Source: Prindex (2020)

^a Perceived tenure security as measured across all properties and plots of land that a respondent has rights to access or use (if any) including their main property.

FIGURE 1.2. DISTRIBUTION OF COUNTRIES IN THE UNECE REGION BY TENURE SECURITY LEVEL



Source: Prindex (2020).

1.2. REASONS FOR TENURE INSECURITY

A cross-country comparison of sources of insecurity must focus on primary housing property, because the prevalence and composition of property other than primary housing has significant variation across countries. The rights to other property may also be regulated by different legislation such as agricultural land protection, which makes the cross-country comparison more challenging.

Prindex asked respondents who reported insecure property rights to indicate their reasons for this, and seven non-exclusive reasons were reported. These reasons are grouped as:

- Internal to a household:
 - o Disagreements with family or relatives
 - o Death of a household member.
- External to household:
 - o Owner or renter may require a person to leave
 - o Companies may seize the property
 - o Government may seize the property
 - o Issues with customary authorities¹¹.
- Financial: Lack of money or other resources needed to live in the property.

Each of these reasons would require different policy responses.

Table 1.2 shows the number of countries reporting each of the three groups as the most prevalent reason for insecurity, and the proportion within the region. The following implications can be drawn from it:

- Globally, Prindex data shows that external reasons are the most common for 125 of the 140 countries - 89 per cent. Addressing this would require strengthening formal rights, their registration, and protection in courts. Choice of policy intervention would require a country-specific approach.
- Among the UNECE region, external reasons are reported as the most frequent in 45 of 50 countries, implying that improvements in quality of land governance and stronger enforcement of rights would be useful.
- Financial reasons are the most prevalent only for France. Addressing this would probably involve strengthening social protection and improving housing affordability, which would be relevant to several other countries in the UNECE region as well.
- Four countries in the UNECE region show internal reasons as the most common: Moldova, North Macedonia, Romania and Tajikistan. Addressing these is likely to be challenging as it would involve both institutional changes to strengthen formal property rights of all household members, but also change to the informal practice of such rights within households.
- The results imply that further improvements in PTS require focus on the most common reason for a given country, and application of a wide range of policy instruments in addition to traditional land administration tools.

¹¹ “Customary tenure usually associated with indigenous communities and administered in accordance with their customs as opposed to statutory tenure” (FAO, 2002); “Communities with

customary tenure systems have legitimate tenure rights to the ancestral lands on which they live. States should recognize and protect these rights.” (FAO, 2012).

TABLE 1.2. NUMBER OF COUNTRIES BY THE PRIMARY REASON FOR TENURE INSECURITY

<i>Region</i>	<i>External</i>	<i>Financial</i>	<i>Internal</i>	<i>Total</i>
World 140	125 (89%)	4 (3%)	11 (8%)	140
UNECE:	45 (90%)	1 (2%)	4 (8%)	50
- EU	25 (92%)	1 (4%)	1 (4%)	27
- North America	2 (100%)	0 (0%)	0 (0%)	2
- EECCA	10 (83%)	0 (0%)	2 (17%)	12
- Other UNECE	8 (89%)	0 (0%)	1 (11%)	9

Source: Prindex (2020)

Figure 1.3 plots countries in the UNECE region (smaller markers), country groups and global averages (larger markers) by the rates of security (y-axis) and insecurity (x-axis) for main properties. Countries towards the top left are those with higher rates of tenure security. The figure demonstrates that countries where internal sources of insecurity dominate have a relatively high rate of overall PTS. However, they have a relatively high rate of non-reporting, as measured by the distance from the dashed line. The markers on the bottom right display countries with the highest rates of insecurity and are all characterized by external sources of insecurity.

Of the four external sources of PTS, figure 1.4 shows that being asked to leave by the property's owner is the most prevalent.

- In the UNECE region, being asked to leave by the property's owner is reported

more frequently than any other reason, by about six percent of respondents; 64 per cent of those who feel insecure about their rights.

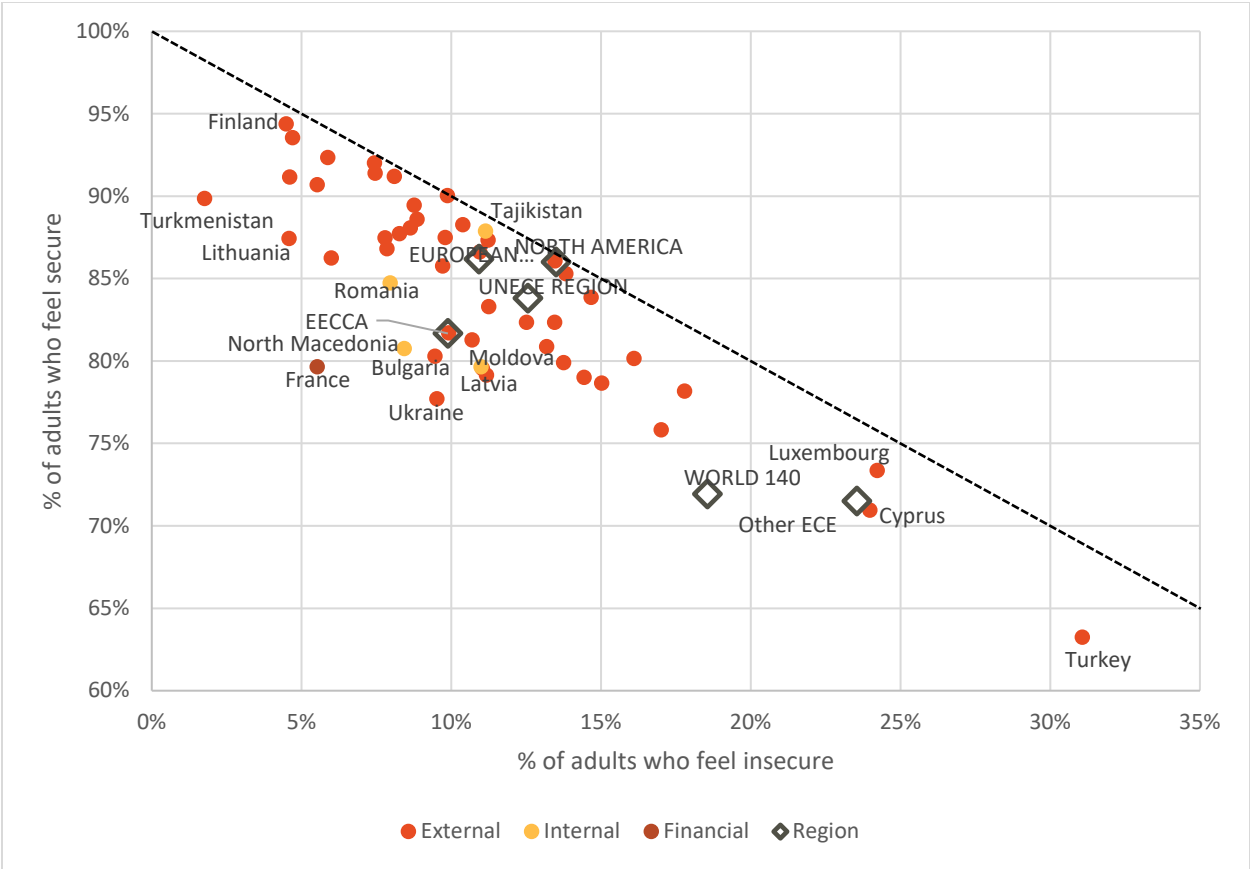
- The UNECE average is close to the global average, despite the relatively high rates of PTS. In Other UNECE countries, the share of respondents that have reported this reason is 11 per cent, which is almost twice as high as the global average.
- This reason for insecurity reflects the high vulnerability of renters.

Respondents cite the other three external reasons for insecurity less frequently. Two percent of respondents report concerns that the government may seize the property, two percent that companies may seize the property, and less than one percent report issues with customary authorities.¹²

¹² Most countries in the UNECE region do not have customary authorities to govern or make decisions over the property rights and, thus, this question was

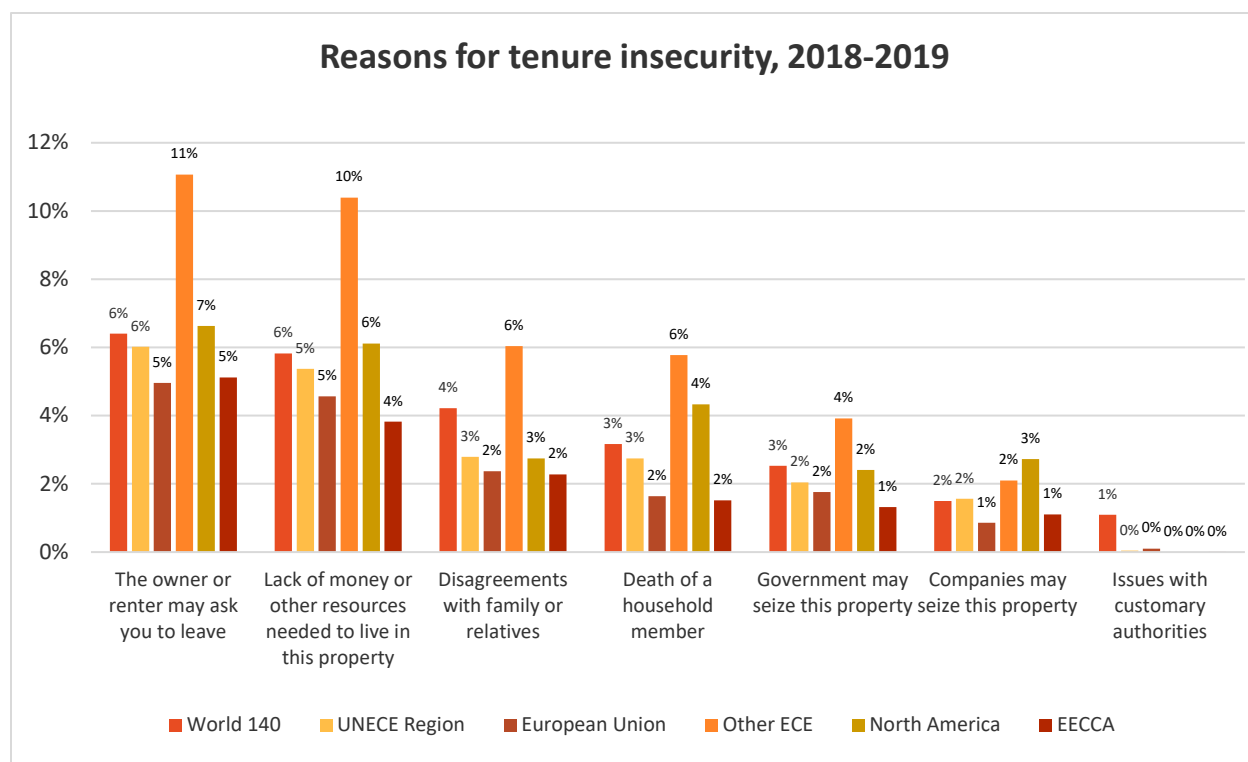
not asked in all countries. Country level statistics for this reason of insecurity are not reported in this report.

FIGURE 1.3. PERCENTAGE OF ADULTS WHO FEEL INSECURE AND/OR SECURE, BY PRIMARY REASON OF INSECURITY



Source: Prindex (2020). Note: The region and country group averages account for the population size of individual countries

FIGURE 1.4. REASONS FOR TENURE INSECURITY AS A PERCENTAGE OF TOTAL POPULATION



Source: Prindex (2020). Note: The region and country group averages account for the population size of individual countries.

The second most-cited source of insecurity is financial, accounting for five percent of adults in the UNECE region. A lack of money or other resources needed to live on a property reflects an inability to make rental or mortgage payments or pay for other living costs such as property tax and utilities.

- Among all country groups, the financial reason is cited least frequently by people living in the EECCA countries - four percent of the population.
- The highest share of population concerned with financial reasons for insecurity is in the Other UNECE - about 10 per cent of adult population.

The concern over disagreements with family or relatives comes only the third among the reasons for tenure insecurity for the UNECE region. About three percent of adult population report it; slightly lower than the global average of four percent. The levels of concern over the death of a household member is like the global average - reported by three percent of the respondents. The level is higher for Other UNECE for both reasons; six percent of population report each of them. The statistics on the above two reasons for insecurity imply that intrahousehold allocation of property rights and their enforcement requires further policy development. It also implies the need for increased awareness of how to protect property rights, as well as a need to build trust in government's ability to protect such rights.

1.3. FORMAL DOCUMENTATION

One of the primary instruments for securing property rights is through formal recognition by the state. Legal documents are evidence of such rights. The UNECE states that “The land register safeguards the interests of owners, but also those who may have legitimate claims on the land. It ensures the confident functioning of an economically active society where the prime source of all personal, corporate or government wealth is land and property” (United Nations, 2005b). Besides the association with higher tenure security, the formal registration of land rights provides other important benefits to a wide range of stakeholders including:

- Providing the basis for land and property taxation
- Improving access to credit resources
- Reducing disputes and improving conflict resolution
- Improving transparency and the scale of the land and mortgage markets
- Protecting state, communal and collectively owned lands
- Facilitating land reform
- Facilitating investments in quality of land and buildings

- Improving effectiveness, transparency and reliability of government services including urban planning and infrastructure development.

The above benefits are among the key reasons why the share of adult population with legally recognized documentation confirming their land rights is included into a measure of SDG indicator 1.4.2.

The Prindex questionnaires capture the possession of documentation for the main property and any other land and properties used by the respondent’s family. Prindex national surveys used country-specific lists of documents developed for each of the 140 countries. The answers were then categorized into formal and informal evidence of tenure, based on whether these documents would be recognized in courts of law as a proof of property rights. Examples of formal documents include ownership titles, sales contracts or rental agreements. These can be registered by courts, notaries, municipalities or state registrars. The complete list of documents can be found at www.prindex.net.

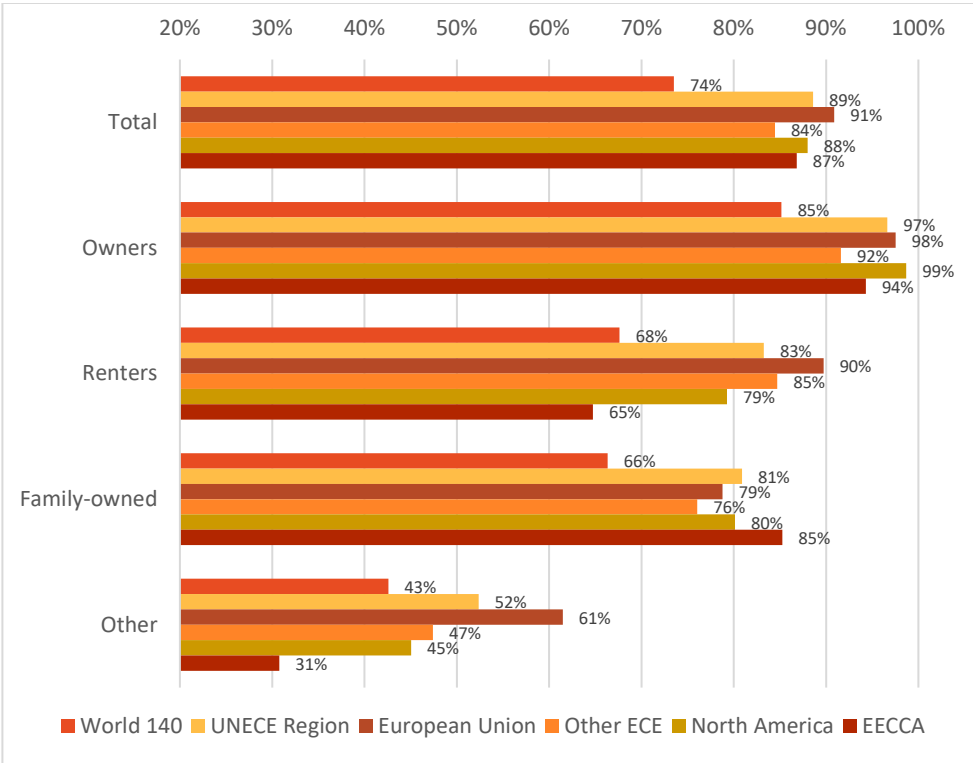
1.3.1. FORMAL DOCUMENTATION FOR ALL TENURE ARRANGEMENTS

Among the UNECE countries, about 89 per cent of adults possess formal documentation for their primary housing property (see figure 1.5), which is above the global average of 74 per cent. This prevalence of formal documents differs significantly across forms of tenure. In particular, possession of the formal documents is reported by:

- 97 per cent of owners
- 83 per cent of renters
- 81 per cent of those who live in a property that belongs to other family members
- 52 per cent of those in other tenure arrangements.

Considering all tenure arrangements, the rate of formal documentation is highest for the EU countries at 91 per cent of total population. The lowest rates are in the Other UNECE countries; 85 per cent of adults. For country level details see the annex to this study. The above estimate for the EU countries is close to those presented in the UNECE report (United Nations, 2009) which states that, in 2007, about 50 million people in the EU countries (about 10 per cent of the EU population) live in informal arrangements.

FIGURE 1.5. PERCENTAGE OF ADULTS WITH FORMAL DOCUMENTATION FOR PRIMARY HOUSING PROPERTY BY TENURE CLASSIFICATION



Source: Prindex (2020)

1.3.2. FORMAL DOCUMENTATION AND TENURE SECURITY

If the formal rights in a country are well defined and enforceable ¹³, possession of formal documents may lead to a higher rate of PTS. However, if formal tenure coexists with alternative customary systems or formal registration of tenure is not compulsory, only respondents who feel less secure are more likely to acquire formal documents. Such self-selection to possess formal documents may lead to a negative association between possession of formal documents and PTS. Moreover, the

effectiveness of formal tenure systems in protecting property rights affects the strength of the link between the PTS and formal documents.

The above points help to explain why about nine percent of adults in the EU and eight percent in EECCA countries feel insecure despite possessing formal documents. On the other end of the spectrum, 19 per cent of adults with formal documents in Other UNECE countries felt insecure, which is higher than the global average of 14 per cent.

¹³ A lack of enforcement or gaps in identification and registration of legitimate rights is associated with the proliferation of informal housing and land use.

2. TENURE INSECURITY ACROSS TENURE TYPES

2.1 DISTRIBUTION OF TENURE TYPES

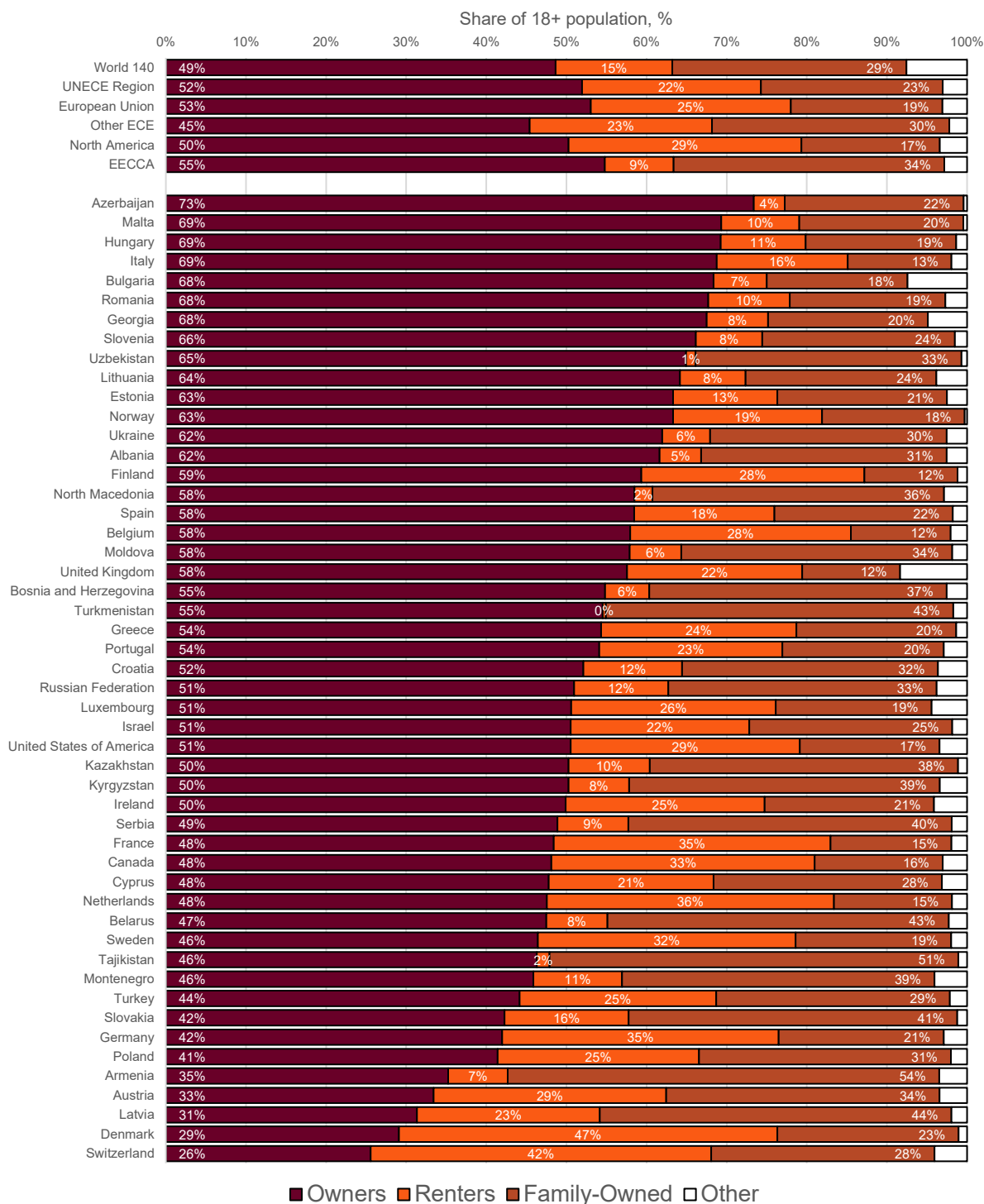
For most countries, the largest differences in tenure security levels are observed across the tenure types. Thus, assessing the country-level distribution of tenure types is the first step in the analysis of sources of insecurity. Of the 7 types of tenure arrangement considered by the Prindex, the top three (Owners and Joint Owners, Renters and Joint Renters, and those in Family-Owned homes) are discussed in this report. Other tenure arrangements (which include Staying with Permission, Staying without Permission, Other and Unclear or Unconfirmed) make up about eight percent of responses globally and three percent in the UNECE countries, and are not discussed further in this report.

Figure 2.1 shows that 52 per cent of adults in UNECE countries consider themselves owners or co-owners of their primary housing property. This is higher than the global average of 49 per cent. Renting is also much more common among the UNECE countries than in the rest of the world. About 22 per cent of adults rent their houses, compared with 15 per cent globally. Among the

UNECE countries, 23 per cent of respondents stay in family-owned homes, which is lower than the global average of 29 per cent. A comparison across the country groups demonstrates the following:

- Rates of home ownership are high among the EECCA countries (55 per cent) and EU (53 per cent), though there is not much variation in the proportion of owners across the country groups.
- Renting is common among the North American (29 per cent) and EU (25 per cent) countries. The lowest share of renters is among the EECCA countries (9 per cent).
- Residence in a family-owned property is especially high in EECCA countries (34 per cent) and Other UNECE (30 per cent) countries, which may indicate a low housing affordability. In North America and the EU, under 20 per cent of respondents live in family-owned property.

FIGURE 2.1. PERCENTAGE OF OWNERS, RENTERS, PEOPLE LIVING IN FAMILY-OWNED PROPERTIES AND THOSE IN OTHER TENURE ARRANGEMENTS



Source: Prindex (2020).

2.2 LEVELS OF INSECURITY ACROSS THE TENURE TYPES

Figure 2.2 shows that renters experience higher rates of insecurity than people with any other tenure arrangements. Twenty-four per cent of renters feel insecure about their tenure in the UNECE, while only five percent of owners do. The following differences can be observed across the country groups:

- In EECCA countries, 45 per cent of renters feel insecure about their tenure.
- About 19 per cent of renters in North America feel insecure about their rights.

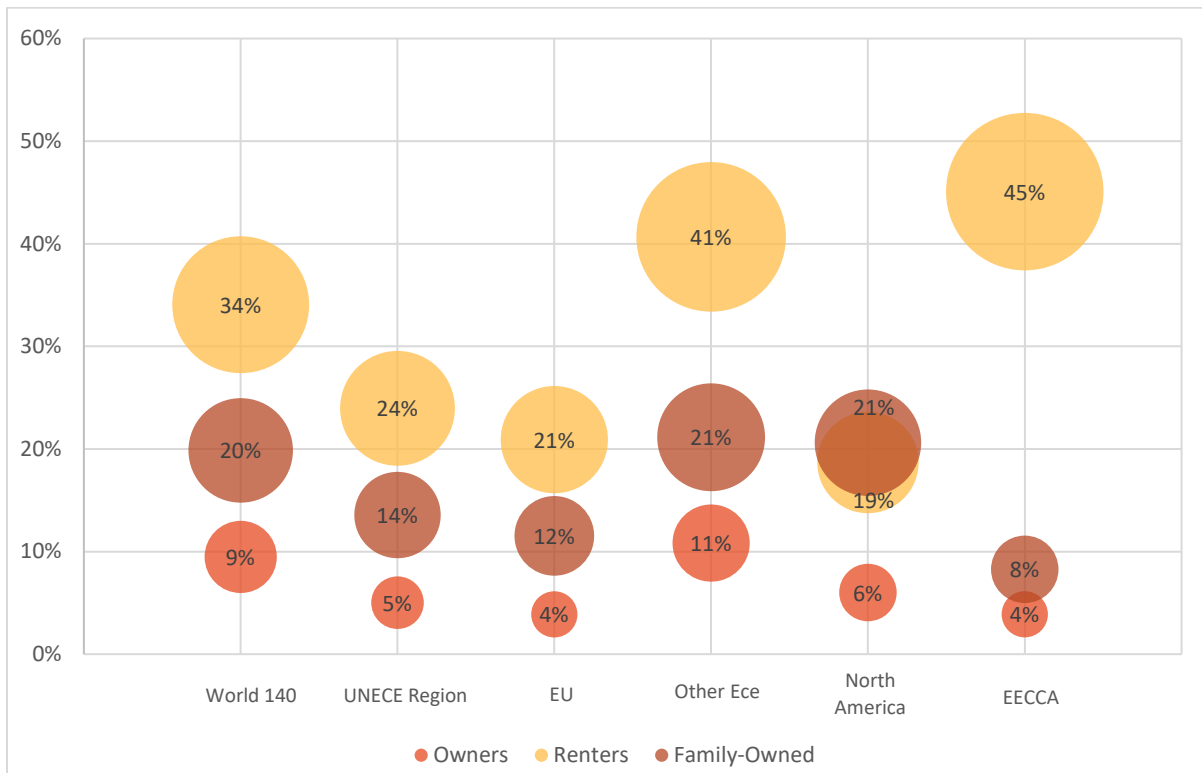
Those who stay in family-owned homes also report moderately high rates of perceived

insecurity in the UNECE region -14 per cent. Comparing tenure security in family-owned homes across the country groups demonstrates:

- 21 per cent of adults feel insecure in the Other UNECE countries.
- 12 per cent of adults feel insecure in EU countries.

Within the region, rates of insecurity among owners are low across all country groups. However, at the country level, there is greater variation in perceived insecurity across all tenure types.¹⁴

FIGURE 2.2. PERCENTAGE OF OWNERS, RENTERS AND PEOPLE LIVING IN FAMILY-OWNED PROPERTIES WHO FEEL INSECURE ABOUT THEIR MAIN PROPERTY



Source: Prindex (2020).

¹⁴ The list of countries and their rates of perceived tenure insecurity across the three main tenure types are in the annex to this report.

3. CONCLUSIONS AND POLICY RECOMMENDATIONS

As the UNECE countries are home to the wealthiest part of the global population, one would expect that tenure insecurity would not be an issue. This report proves this is not the case. Over 13 per cent of the UNECE adult population feel insecure about their land and housing property – more than 130 million people.

While the issue of tenure insecurity is not part of the active policy agenda in most UNECE countries, this report demonstrates a missed opportunity for promoting greater economic development, environmental improvement and social stability through strengthening land - and broader - governance. It is also a missed opportunity to fill in research gaps, which would enable designing of more targeted and effective policies to boost tenure security of the most vulnerable groups in the UNECE region.

IMPLICATIONS FOR LAND GOVERNANCE

The results demonstrate that bolstering tenure security requires more than policies to promote secure ownership. The usual ownership formalization efforts and support for market transactions need to be complemented by a set of policies that target the more vulnerable groups -

RESEARCH GAPS

Identification of the most vulnerable groups, main reasons for tenure insecurity and design of effective policies for a specific country will need a more detailed analysis based on larger country-specific data samples. This could be collected by adding a Prindex module into existing surveys, or by administering stand-alone targeted surveys. Such analysis would be particularly informative for countries going through major reforms in land and property governance. Other subjects that would benefit from more detailed information and analysis are informal housing and land use. The next step would be an analysis of existing Prindex

renters and those in family arrangements, particularly young adults. Such step would help to strengthen a broader scope and the level of protection of tenure. National and local governments could also assess opportunities to expand existing rental housing supply, including through zoning regulations, or using social housing programmes to increase affordable housing stock.

As financial insecurity is the second leading source of tenure insecurity, the range of policies could be extended to payment breaks or a moratorium on evictions during the economic downturns for renters and mortgage holders for primary housing. This could also be a part of unemployment benefits.

Policies that make ownership more accessible could help to move people out of insecure tenure arrangements into those with higher levels of security, for example using low-interest mortgages for first-time owners. Several countries in the region already have some successful examples of such policies. Strengthening cross-country knowledge exchange and collaboration would be a viable first step to promote a policy agenda to strengthen tenure security across the board.

data, focusing on differences in tenure security in the UNECE countries across gender, age, income levels, place in urban structure, and other key socio-economic population characteristics.

Combining Prindex data with current and retrospective administrative data - e.g., completeness of formal registration of rights, number of market transactions and prices, number of disputes, statistics on evictions, and property tax revenue - could further improve transparency of land governance, policy design and analysis, and help build trust in the government's ability to protect property rights. New methods for assessment of PTS could complement this development by producing new,

more cost-effective and faster ways to estimate PTS at more granular sub-national levels. Besides, using administrative data, examples could include express surveys, remote sensing imaging and current internet search statistics, and their comparison with the survey results.

To monitor progress towards the SDGs and related development goals, and to assess effectiveness of policy decision making, the reporting of PTS needs to be performed on a regular basis for a complete set of UNECE countries. Comparing new data to existing data could also help to track a range of interventions over the past few years, for example:

- Assessing the impact of the COVID-19 pandemic on housing and land markets as well as the effectiveness of country responses such as moratoriums on evictions during the pandemic.
- Providing information on the effectiveness of various policy and technology innovations implemented by member countries since 2018, as well as major geo-political events.

THE IMPORTANCE OF BROADER GOVERNANCE IMPROVEMENTS

PTS are influenced not only by technical and legal improvements in land governance but also by people's understanding of their rights and their trust in government. Thus, improving PTS by public requires not only technical and legal improvements in land governance, but also clear communication and awareness-raising campaigns. Implementation of such campaigns and development of a broader set of policies would require a coalition of a wide set of stakeholders and political leadership from top government decision-makers. Involving NGOs representing vulnerable groups, alongside professional associations in the land and housing sectors, in open policy dialogue would facilitate policy changes. It would also support improvements in public awareness of tenure security issues and trust in government policies.

Regular publication of regional estimates of tenure security for UNECE, EU and EECCA countries would facilitate policy dialogue and knowledge exchange in the area of protection of property rights. By supporting such dialog, the international community could help to facilitate progress towards more secure property rights, achievement of SDGs, adopting VGGT and thereby improve the well-being of millions of people in the region.

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ANNEX

TABLE A. PERCEPTIONS OF TENURE SECURITY BY COUNTRY

Region	Country ¹⁵	All properties			Main property		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
EU ⁺	Austria	5%	94%	2%	4%	95%	2%
	Belgium	13%	81%	6%	13%	81%	6%
	Bulgaria	9%	80%	10%	8%	83%	9%
	Croatia	8%	87%	5%	7%	88%	5%
	Cyprus	24%	71%	5%	22%	73%	5%
	Denmark	7%	92%	1%	7%	93%	1%
	Estonia	11%	83%	5%	10%	85%	5%
	Finland	4%	94%	1%	4%	95%	1%
	France	18%	80%	2%	17%	81%	2%
	Germany	10%	87%	3%	8%	90%	2%
	Greece	16%	80%	4%	15%	81%	3%
	Hungary	9%	88%	3%	8%	89%	3%
	Ireland	15%	84%	1%	13%	86%	1%
	Italy	9%	89%	2%	6%	92%	2%
	Latvia	11%	79%	10%	10%	81%	9%
	Lithuania	5%	87%	8%	4%	88%	8%
	Luxembourg	24%	73%	2%	20%	77%	2%
	Malta	8%	88%	4%	7%	89%	4%
	Netherlands	10%	90%	0%	8%	91%	0%
	Poland	10%	82%	8%	10%	82%	8%
	Portugal	11%	87%	2%	10%	88%	2%
Romania	8%	88%	4%	8%	88%	4%	
Slovakia	14%	79%	7%	13%	81%	6%	
Slovenia	7%	91%	1%	6%	92%	1%	
Spain	10%	88%	1%	9%	89%	1%	
Sweden	6%	92%	2%	4%	94%	2%	
United Kingdom ⁺	11%	87%	1%	11%	88%	1%	
	EU⁺	11%	86%	3%	10%	88%	3%
Other UNECE⁺⁺	Albania	18%	78%	4%	16%	80%	3%

¹⁵ The list of countries in the UNECE region as of 2019. Updates can be found on <https://unece.org/member-states-and-member-states-representatives>

Region	Country ¹⁵	All properties			Main property		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
	Bosnia and Herzegovina	8%	87%	5%	7%	88%	4%
	Israel	13%	82%	4%	12%	84%	4%
	Montenegro	13%	82%	5%	12%	83%	5%
	North Macedonia	8%	85%	7%	7%	86%	6%
	Norway	8%	91%	1%	6%	93%	1%
	Serbia	9%	89%	3%	8%	89%	3%
	Switzerland	5%	91%	4%	5%	91%	4%
	Turkey	31%	63%	6%	28%	66%	5%
	Other UNECE⁺⁺	24%	72%	5%	21%	73%	5%
North America	Canada	14%	85%	1%	13%	86%	1%
	United States of America	13%	86%	0%	13%	87%	0%
	North America	14%	86%	1%	13%	87%	1%
EECCA	Armenia	14%	80%	6%	13%	81%	6%
	Azerbaijan	6%	86%	8%	6%	89%	5%
	Belarus	10%	86%	5%	9%	87%	4%
	Georgia	15%	79%	6%	15%	80%	6%
	Kazakhstan	11%	80%	9%	11%	80%	9%
	Kyrgyzstan	17%	76%	7%	17%	77%	7%
	Moldova	11%	81%	8%	10%	82%	8%
	Russian Federation	11%	81%	8%	10%	83%	8%
	Tajikistan	11%	74%	15%	10%	75%	15%
	Turkmenistan	2%	90%	8%	2%	90%	8%
	Ukraine	10%	78%	13%	9%	80%	11%
	Uzbekistan	6%	91%	4%	5%	92%	4%
	EECCA	10%	82%	8%	9%	83%	8%

Notes: (+) the EU member States as of 2019 (data on Czech Republic was not collected); (++) data on Andorra, Iceland, Liechtenstein, Monaco and San Marino was not collected.

TABLE B. REASONS FOR INSECURITY BY COUNTRY

Region	Country	Primary reason (*)	The owner or renter may ask you to leave	Lack of money or other resources needed to live in this property	Disagreements with family or relatives	Death of a household member	Government may seize this property	Companies may seize this property
	Austria	Ext.	1%	1%	1%	1%	0%	0%
	Belgium	Ext.	6%	5%	2%	2%	1%	1%
	Bulgaria	Ext.	5%	3%	3%	1%	1%	0%
	Croatia	Ext.	5%	4%	1%	0%	1%	0%
	Cyprus	Ext.	10%	14%	4%	3%	4%	6%
	Denmark	Ext.	3%	1%	0%	1%	0%	1%
	Estonia	Ext.	5%	4%	2%	1%	1%	1%
	Finland	Ext.	2%	1%	0%	1%	0%	0%
	France	Fin.	7%	9%	5%	3%	1%	1%
	Germany	Ext.	4%	3%	2%	1%	2%	0%
	Greece	Ext.	12%	9%	2%	1%	2%	1%
	Hungary	Ext.	5%	3%	1%	1%	0%	0%
	Ireland	Ext.	6%	4%	3%	2%	2%	2%
	Italy	Ext.	5%	4%	1%	2%	4%	1%
EU+	Latvia	Ext.	7%	5%	3%	1%	2%	1%
	Lithuania	Ext.	2%	2%	1%	1%	0%	0%
	Luxembourg	Ext.	8%	8%	6%	5%	7%	2%
	Malta	Ext.	3%	2%	2%	2%	1%	0%
	Netherlands	Ext.	3%	3%	2%	1%	1%	1%
	Poland	Ext.	5%	4%	2%	1%	2%	1%
	Portugal	Ext.	6%	4%	3%	3%	1%	1%
	Romania	Int.	3%	2%	3%	2%	0%	0%
	Slovakia	Ext.	4%	4%	5%	3%	1%	2%
	Slovenia	Ext.	2%	3%	2%	3%	1%	1%
	Spain	Ext.	4%	4%	2%	2%	2%	2%
	Sweden	Ext.	3%	2%	1%	1%	1%	0%
	United Kingdom+	Ext.	5%	6%	3%	1%	2%	1%
	EU+	Ext.	5%	5%	2%	2%	2%	1%

Region	Country	Primary reason (*)	The owner or renter may ask you to leave	Lack of money or other resources needed to live in this property	Disagreements with family or relatives	Death of a household member	Government may seize this property	Companies may seize this property
Other UNECE ⁺⁺	Albania	Ext.	5%	7%	6%	4%	3%	1%
	Bosnia and Herzegovina	Ext.	4%	3%	2%	2%	0%	0%
	Israel	Ext.	8%	4%	4%	2%	1%	1%
	Montenegro	Ext.	6%	2%	2%	1%	1%	1%
	North Macedonia	Int.	2%	2%	3%	2%	1%	1%
	Norway	Ext.	3%	2%	2%	1%	2%	1%
	Serbia	Ext.	6%	3%	2%	1%	1%	0%
	Switzerland	Ext.	2%	2%	0%	no observations	2%	1%
	Turkey	Ext.	14%	14%	8%	8%	5%	3%
	Other UNECE⁺⁺	Ext.	11%	10%	6%	6%	4%	2%
North America	Canada	Ext.	8%	7%	4%	4%	3%	2%
	United States of America	Ext.	7%	6%	3%	4%	2%	3%
	North America	Ext.	7%	6%	3%	4%	2%	3%
EECCA	Armenia	Ext.	5%	4%	1%	1%	1%	0%
	Azerbaijan	Ext.	4%	2%	2%	2%	1%	1%
	Belarus	Ext.	6%	5%	4%	4%	2%	1%
	Georgia	Ext.	7%	6%	2%	0%	1%	1%
	Kazakhstan	Ext.	8%	5%	1%	1%	1%	1%
	Kyrgyzstan	Ext.	10%	4%	2%	1%	1%	1%
	Moldova	Int.	4%	4%	5%	3%	1%	2%
	Russian Federation	Ext.	6%	5%	2%	2%	2%	2%
	Tajikistan	Int.	2%	4%	3%	4%	no observations	0%
	Turkmenistan	Ext.	1%	0%	0%	0%	no observations	0%
	Ukraine	Ext.	4%	3%	3%	1%	1%	1%
	Uzbekistan	Ext.	1%	1%	1%	1%	1%	0%
EECCA	Ext.	5%	4%	2%	2%	1%	1%	

Notes: Issues with customary authorities are not reported in the table. Most UNECE countries do not have customary authorities to govern or to make decisions over the property rights and this question is not asked as not appropriate.

(+) the EU member States as of 2019 (data on Czech Republic was not collected); (++) data on Andorra, Iceland, Liechtenstein, Monaco and San Marino was not collected.

(*) Reasons: Ext.- External; Int. - Internal; Fin. - Financial

TABLE C. FORMAL DOCUMENTATION

Region	Country	% adults with formal documentation			
		Total	Owners	Renters	Family-Owned
EU ⁺	Austria	88%	95%	77%	89%
	Belgium	87%	99%	98%	20%
	Bulgaria	88%	95%	87%	71%
	Croatia	84%	95%	70%	76%
	Cyprus	86%	96%	83%	78%
	Denmark	80%	98%	66%	90%
	Estonia	87%	98%	73%	72%
	Finland	83%	86%	90%	50%
	France	92%	97%	91%	80%
	Germany	92%	97%	93%	86%
	Greece	95%	99%	96%	87%
	Hungary	91%	97%	89%	72%
	Ireland	87%	94%	79%	86%
	Italy	97%	99%	94%	89%
	Latvia	88%	96%	87%	84%
	Lithuania	58%	62%	78%	48%
	Luxembourg	86%	96%	76%	75%
	Malta	91%	96%	69%	85%
	Netherlands	90%	98%	88%	78%
	Poland	90%	99%	84%	86%
	Portugal	86%	99%	82%	66%
	Romania	90%	97%	79%	76%
	Slovakia	89%	96%	74%	88%
	Slovenia	92%	99%	83%	77%
	Spain	95%	100%	84%	93%
	Sweden	86%	98%	77%	77%
	United Kingdom ⁺	86%	97%	98%	33%
EU⁺		91%	98%	90%	79%

Region	Country	% adults with formal documentation			
		Total	Owners	Renters	Family-Owned
Other UNECE ⁺⁺	Albania	80%	87%	39%	75%
	Bosnia and Herzegovina	85%	94%	27%	84%
	Israel	88%	96%	94%	73%
	Montenegro	78%	94%	32%	76%
	North Macedonia	93%	98%	72%	88%
	Norway	90%	98%	71%	81%
	Serbia	88%	96%	51%	90%
	Switzerland	84%	96%	79%	81%
	Turkey	83%	89%	88%	72%
	Other UNECE⁺⁺		84%	92%	85%
North America	Canada	87%	99%	82%	76%
	United States of America	88%	99%	79%	81%
	North America	88%	99%	79%	80%
EECCA	Armenia	85%	95%	30%	88%
	Azerbaijan	92%	96%	37%	91%
	Belarus	93%	100%	72%	91%
	Georgia	81%	93%	9%	78%
	Kazakhstan	91%	98%	66%	90%
	Kyrgyzstan	83%	95%	11%	83%
	Moldova	88%	96%	67%	81%
	Russian Federation	84%	93%	71%	82%
	Tajikistan	91%	95%	74%	89%
	Turkmenistan	99%	100%	100%	99%
	Ukraine	87%	94%	48%	83%
	Uzbekistan	93%	94%	25%	94%
EECCA		87%	94%	65%	85%

Notes: (+) the EU member States as of 2019 (data on Czech Republic was not collected); (++) data on Andorra, Iceland, Liechtenstein, Monaco and San Marino was not collected.

TABLE D. INSECURITY BY FORMAL DOCUMENTATION AND BY TENURE TYPE

Region	Country	% of adults who feel insecure about their main property				
		Formal Documentation	No Formal Documentation	Owners	Renters	Family-Owned
EU ⁺	Austria	4%	3%	1%	7%	4%
	Belgium	11%**	22%	8%	19%	20%
	Bulgaria	7%	10%	3%	56%	9%
	Croatia	7%	12%	3%	41%	2%
	Cyprus	20%**	32%	14%	41%	20%
	Denmark	6%	9%	2%	10%	5%
	Estonia	9%***	21%	4%	36%	12%
	Finland	3%	5%	1%	7%	6%
	France	16%**	29%	9%	28%	18%
	Germany	8%*	17%	4%	12%	11%
	Greece	15%	17%	3%	48%	8%
	Hungary	8%	12%	2%	49%	7%
	Ireland	12%	18%	9%	20%	14%
	Italy	6%	25%	1%	25%	11%
	Latvia	8%***	25%	2%	28%	6%
	Lithuania	5%	4%	2%	24%	3%
	Luxembourg	18%***	33%	15%	25%	22%
	Malta	6%**	17%	4%	24%	10%
	Netherlands	8%	10%	5%	11%	14%
	Poland	8%***	23%	3%	24%	5%
	Portugal	9%*	17%	5%	21%	12%
	Romania	6%***	28%	3%	27%	16%
	Slovakia	12%	21%	7%	20%	15%
	Slovenia	6%	9%	5%	19%	6%
	Spain	9%	21%	4%	25%	13%
	Sweden	4%	5%	1%	10%	4%
	United Kingdom ⁺	10%	15%	3%	25%	18%
		EU⁺	9%***	18%	4%	21%
Other UNECE ⁺⁺	Albania	13%***	29%	11%	61%	19%
	Bosnia and Herzegovina	4%***	27%	1%	64%	7%
	Israel	11%***	25%	3%	33%	14%

Region	Country	% of adults who feel insecure about their main property				
		Formal Documentation	No Formal Documentation	Owners	Renters	Family-Owned
	Montenegro	7%***	28%	5%	44%	9%
	North Macedonia	7%**	17%	5%	44%	8%
	Norway	6%	8%	3%	12%	10%
	Serbia	5%***	29%	2%	50%	4%
	Switzerland	4%	7%	0%	7%	5%
	Turkey	26%***	41%	15%	49%	28%
	Other UNECE⁺⁺	19%***	35%	11%	41%	21%
North America	Canada	11%**	24%	4%	21%	22%
	United States of America	11%**	24%	6%	18%	21%
	North America	11%**	24%	6%	19%	21%
EECCA	Armenia	8%***	38%	8%	59%	10%
	Azerbaijan	4%***	32%	2%	73%	7%
	Belarus	8%**	19%	3%	34%	11%
	Georgia	8%***	43%	8%	61%	10%
	Kazakhstan	9%***	34%	2%	68%	8%
	Kyrgyzstan	9%***	53%	4%	73%	21%
	Moldova	8%***	25%	7%	45%	10%
	Russian Federation	9%**	15%	4%	43%	8%
	Tajikistan	10%	16%	8%	29%	11%
	Turkmenistan	1%	24%	2%	77%	1%
	Ukraine	7%**	18%	4%	43%	10%
	Uzbekistan	5%	9%	5%	22%	5%
	EECCA	8%***	18%	4%	45%	8%

Notes: Differences that are statistically significant are denoted with asterisks at the 90% (*), 95% (**) and 99% (***) confidence levels.

(+) the EU member States as of 2019 (data on Czech Republic was not collected); (++) data on Andorra, Iceland, Liechtenstein, Monaco and San Marino was not collected.

ⁱ Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Republic of Moldova, Russian Federation, Tajikistan, Turkmenistan, Ukraine, Uzbekistan

Sustainable Development and Security of Property Rights in the UNECE Region

An assessment of perceived tenure security for land and housing

Secure property rights for land and housing are a key driver of economic development, environmental sustainability and social stability, as reflected in the Sustainable Development Goals (SDGs). Yet, around the world, over a billion people lack that security, and fear losing the right to use their land or property. The United Nations Economic Commission for Europe (UNECE) region is home to some of the world's wealthiest populations and has some of the most developed property rights institutions and infrastructure. Despite this, over 13 per cent of the adult population feel insecure about their land or property rights. The primary reasons for this include the risk of rising interest rates for loans with property as collateral, increasing rental prices and family disputes. This points to property rights being connected to a much broader set of relationships in our society.

The regulation of property rights in countries in the UNECE region is conditioned by a diverse set of long-established institutions coupled with changes driven by major historical events of twentieth century including conflicts, mass confiscation and privatization. This diversity has given rise to a range of tenure arrangements and levels of tenure security across the countries.

This report on the *Security of Property Rights in the UNECE Region: An assessment of perceived tenure security for land and housing property* report provides information about these arrangements and differences in tenure security across the region, supporting governments in the UNECE region in their efforts to achieve urban and land-related Sustainable Development Goals, the New Urban Agenda and the Geneva UN Charter on Sustainable Housing. Its analysis can also inform decisions and discussions on land and property rights in the region for NGOs and professional associations in the land and housing sector.

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