Housing Studies

ISSN: 0267-3037 (Print) 1466-1810 (Online) Journal homepage: www.tandfonline.com/journals/chos20

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To cite this article: Diana Mitlin, Isaac Arthur, Joseph Lusugga Kironde, Iddy Mayumana & George Owusu (17 Aug 2026): A dynamic analysis of tenure status in Africa's urban housing markets, Housing Studies, DOI: 10.1080/02673037.2026.2712271

To link to this article: https://doi.org/10.1080/02673037.2026.2712271

Published online: 17 Aug 2026.

HOUSING STUDIES
https://doi.org/10.1080/02673037.2026.2712271

A dynamic analysis of tenure status in Africa's urban housing markets

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ABSTRACT

There is a widespread narrative on the global housing crisis. To contribute to our collective understanding, this paper analyses housing outcomes in four urban centres in Ghana and Tanzania. We consider how outcomes change across five age cohorts differentiated by gender. We show that a very high percentage of older individuals achieve ownership, and many younger individuals are tenants. We also show that a small group remain dependent on others for housing, generally members of the extended family. Considerable concerns have been expressed in the academic literature and in policy debates about the significance of housing financialization, the increasing commodification of urban land and housing, and increasing housing inequalities with consequential impacts on urban well-being. This paper suggests that outcomes are context specific and that individuals are active in securing housing improvements. However, our findings also suggest that there may be structural changes leading to reduced opportunities. The findings have two policy implications. First, individuals have been able to improve their housing quality and security. Second, that a small but significant percentage of individuals (primarily women) remain dependent on others for housing and hence highly vulnerable. Responsible public agencies might usefully focus on the needs and interests of this group.

ARTICLE HISTORY
Received 23 September 2025
Accepted 24 July 2026

KEYWORDS
Housing; Africa; housing ownership; tenants; housing vulnerabilities

1. Introduction

The significance of housing to well-being is widely recognised in multiple academic disciplines. For example, economics views housing as an opportunity to accumulate the assets needed for old age (i.e. 'housing careers') and maintain the quality of the labour force, and development studies recognises housing as a place to form the

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relations that enable support for family life, acquire services needed for good health and create neighbourhood groups able to tackle some forms of disadvantage (Kendig, 1984; Payne, 2022). Africa is a rapidly urbanising continent that remains a place of considerable poverty and inequality. Opportunities to access housing are uneven, and are, in the African context, tied to the ability to secure land (often informal), access building materials, negotiate essential services and hold onto the asset (United Cities & Local Government, 2020; CAHF (Centre for Affordable Housing Finance in Africa), 2024). The associated benefits of land ownership, even informal land ownership, are considerable, offering opportunities to generate cash incomes and secure a base in the city for an extended family (Napier *et al.*, 2013). In Africa, there are specific concerns about the ability of young people to find housing (Banks, 2021), and relatedly, about inequalities in access to adequate housing. Despite these concerns, little has been written specific to the 'life cycle' associated with housing (Kendig, 1984). This paper considers what an analysis by age cohort adds to our understanding of housing achievements and needs in the African context.

Cognizant of both continuing urban population growth and economic growth, this paper asks how opportunities to access housing are changing in two large and two smaller towns in Africa, and specifically examines how housing opportunities are changing across age cohorts, by gender and between smaller and larger urban centres. We use these findings to engage with the current literature that analyses current housing crises and which raises concerns about access to housing.

Our research findings highlight that many respondents in the older age categories have managed to leave parental homes and/or tenancies, acquire housing and become owners. For these individuals the picture is one of positive transition with moves towards improved tenure security. However, younger individuals and some of those who are older have been unable to acquire ownership, and remain dependent on extended families or continued renting. We explore who are the most vulnerable, consider explanations for housing inequalities, and discuss if the factors enabling this broadly positive trajectory are likely to continue. Of relevance here is the age distribution of Africa's population which is, in summary, youthful.[1] In 2023 an estimated 740.5 million people living in sub-Saharan Africa were between 0 and 24 years, and 471.7 million over 25 years and; that is, 61 per cent of the population are 24 or younger. The percentage of the population who are 24 or younger is, for Ghana and Tanzania respectively, 56 per cent and 63 per cent.

Section 2 introduces the literature to highlight specific research questions of significance. Section 3 summarises the methodology followed. Section 4 presents our research findings, and discusses what we have learned. Section 5 concludes.

2. Literature

Opportunities to access and improve homes are tied to many economic, cultural and social processes which influence the ease with which land, essential services and building materials, and potentially housing finance, can be secured (Payne, 2022). The significance of housing to well-being and to economic development (Satterthwaite, 2020) has led to widespread concerns related to both perception and evidence of a housing crisis (Kironde, 2006; King *et al.*, 2017; Potts, 2020).

The literature is concerned both about the difficulties faced by these individual and the wider consequences for society; Christophers (2021) analyses the housing markets in Sweden and the UK and highlights increasing asset-based inequalities. Such crises are attributed to a range of factors including housing financialization, increasing commodification and speculation, lack of access to affordable housing finance and, primarily in the global South, continuing spatial informality. The sub-sections below considering the desirability of housing ownership and issues of finance, state policy and programming, rental accommodation and gender. A short conclusion to the section highlights the contribution that we seek to make.

2.1. Housing aspirations

In both the global North and the global South, many look to home ownership as the preferred form of housing tenure with an aspiration that ownership will be acquired over the life cycle (Mosciaro & Aalbers, 2020 in the context of Mexico; Fiske & Aalbers, 2021 in the context of Belgium; Ronald and Chiu 2010 in the context of the Asia Pacific; Ebekozien, 2021 in the context of Africa; Coe, 2016 on diaspora housing investments made in Ghana; and Payne, 2022 with respect to the global South). The attractiveness of home ownership, even if the tenure is informal and hence less secure, is widely acknowledged (Payne *et al.*, 2009; Payne, 2022). Incremental housing is increasingly recognised as making a significant contribution to addressing housing needs even for middle and higher-income households and this is illustrated by a recent study from Techiman (Ameyaw *et al.*, 2025). A variety of explanations have been offered. First, housing is required for well-being, providing many essential services including a safe and secure place to live in and store belongings, as well as water and other essential infrastructures (Mitlin & Satterthwaite, 2013). Second, the benefits of social networks related to residential location have been recognised. Third, ownership is perceived to offer security and high status, and to enable greater self-reliance in old age. In the global North, owners downsize as they age, using the income to supplement their state and/or private pension (Fiske & Aalbers, 2021). In the global South, homeowners rent rooms to provide an income (see Schlyter, 2006 and Sheuya, 2009). The ability to generate income from the dwelling is particularly significant in the global South where low-income households lack pension provision (Chen *et al.*, 2016). Fourth, the lack of good options in the rental market is a further reason to account for the preference for ownership (UN-Habitat, 2011; Andreasen *et al.*, 2021). As elaborated by Napier et al. (2013), such ownership in Africa may be formal and there may be considerable confidence in tenure security in informal neighbourhoods.

Housing, in this context, is understood as a process rather than a finished product. While urban housing is widely associated with 'modern' building styles such as concrete blocks, concrete floors and (at least) corrugated iron roofs, there is also a recognition that such building takes time (Sheuya, 2007; Gastrow, 2017; Gedzi, 2012; Lines *et al.*, 2020) and even middle-income households may live in incomplete dwellings and/or invest for years to complete a dwelling (Mercer, 2024).

Despite the widespread acceptance of incremental housing, there are notable concerns that home ownership is becoming increasingly exclusive. Three reasons appear to be particularly significant for urban Africa. First, high land costs especially in the larger urban centres (CAHF (Centre for Affordable Housing Finance in Africa), 2024). There are fewer affordable and serviced locations due to urban growth, lack of public transport and speculative land investments (Fält, 2016; Satterthwaite *et al.*, 2020). Brennan (2018) notes the continued rise in land prices in cities such as Dar es Salaam; and Gillespie (2020) suggests higher land values have increased speculative investment in higher-income housing in Ghana. There are specific concerns related to housing access, and transitions into adulthood, for young people (Banks, 2021; Garcia & Fares, 2008; Hansen, 2005; Kiaga & Leung, 2020; Kinyondo & Shija, 2023). As shown by Greco (2015) in Tanzania, complex forms of neo-liberal agrarian change are changing land distribution and potentially creating new inequalities.

Second, housing finance is not easily available hence many are not able to participate in this real estate boom. In the global North, home ownership is commonly paid for using mortgage finance, with the understanding that the home will be fully paid by the age of retirement (United Cities & Local Government, 2020). In the global South, most purchase land using savings and build incrementally, and informally, with small financial expenditures at any one time (United Cities & Local Government, 2020; Payne, 2022; CAHF (Centre for Affordable Housing Finance in Africa), 2024). Formal housing finance is generally restricted to those who work formally and for whom payroll deductions are possible (United Cities & Local Government, 2020). In sub-Saharan Africa an estimated 56 per cent of urban residents live in informal settlements.[2] This lack of affordable housing finance, and indeed lack of access to any housing finance, drives the incremental process; people build from savings and other monies when possible (Mitlin, 2011; Bredenoord & van Lindert, 2014; CAHF (Centre for Affordable Housing Finance in Africa), 2024).

Third, there has been a move to formalise low-income informal neighbourhoods, and the costs of formalisation can be considerable. Costs typically include local authority and central government demands for rates, and charges for formal services (see Beier, 2023 and Andreasen *et al.*, 2021 for examples from South Africa and Tanzania respectively). Both within and outside of regularization programmes, neighbourhoods work together to provide or lobby the state for the provision of essential services and, over time, improvements are frequently secured. This is particularly notable in countries in which state investment has been forthcoming (see Delgado *et al.*, 2020 for an example from Namibia). Access to improved services may also come with increased financial obligations and gentrification pressures.

2.2. State policy and programming

The significance of housing has led to government policy and programming support. An interest in supporting home ownership is linked to the economic significance of the construction sector (Ronald & Chui, 2010), the contribution of housing to welfare (Fiske & Aalbers, 2021) and, in the global South, the potential of housing to be an asset that provides income (Beier, 2023; Andreasen *et al.*, 2020). There may be an ideological preference with homeownership – and the property-owning democracy – being associated with satisfied citizens and economic and social stability (Fiske & Aalbers, 2021). An alternative perspective recognises that housing is a mobilisation platform for urban social movements (Castells, 1983; Harvey, 2012); hence governments may see housing delivery as a route to political success as exemplified by Croese and Pitcher (2019) in the case of Angola.

In the global South, most government programmes have had only limited success in ensuring better access to housing opportunities. In India, the first national urban programme, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), provided tens of thousands of dwellings, but most provision was in medium rise apartments (excluding the lowest income households) and only for those displaced by infrastructure improvements (Burra *et al.*, 2018). In Kenya, challenges of income poverty have led low-income households benefiting from by state housing to let the dwellings (Hendriks, 2014). In South Africa, while many have benefited from a capital subsidy programme for housing (Culwick & Patel, 2020), others have chosen to abandon units due to their poor location and/or the costs of formalization (Beier, 2023). In Dar es Salaam the World Bank funded Community Infrastructure Upgrading Project led to improved access to infrastructure but resulted into high land values, low-income owners selling and tenants relocating.[3]

A major problem, particularly for governments of low-income and middle-income countries, is that the costs of providing completed individual units is high meaning that a large amount of programming financing is required for scale to be achieved (CAHF (Centre for Affordable Housing Finance in Africa), 2024). For this reason, African governments with the support of the World Bank have been interested in mirroring informal incremental development such as 'site and service' provision in which households access land with (limited) services and are required to build homes within a specific period (Payne, 2022). Such programmes continue to this day; for example, in Cowdrey Park, Bulawayo (Zimbabwe).[4] An alternate modality has been land titling programmes for those living in existing informal neighbourhoods with the expectation that more secure tenure will subsequently be followed by the acquisition of services and neighbourhood development. There are programmes to support housing acquisition in Ghana and Tanzania. Titling programmes in Tanzania have sought scalable solutions to affordable housing options (John *et al.*, 2020). However, as noted above, the lowest-income households may not participate because of the costs of formalization (Kironde, 2018). Moreover, titles may not be a priority even for higher income households (Manara, 2025). Formalisation of neighbourhoods may lead to lower-income households being displaced (see John *et al.*, 2020 for evidence from Tanzania and Sudan). In Ghana, successive governments since independence have introduced measures to improve access to affordable housing including the Ghana Affordable Housing Programme in 2006. However, these programmes have largely failed to benefit low-income populations, as the units remain expensive. Consequently, the housing deficit has grown, particularly in major cities such as Accra (Ayumu *et al.*, 2026). Exceptions to these results are associated with governments in Angola, Ethiopia and South Africa which have invested in large scale housing programmes; however, outcomes have been mixed in part due to the costs involved (Buckley *et al.*, 2016).

2.3. Rental accommodation

Alongside the recognition of the aspirations to secure home ownership, has been the acknowledgement of the continuing significance of tenants (Gilbert, 2014a; Gilbert, 2014b; Satterthwaite, 2020). Typically, between 30 and 60 per cent of residents are tenants (CAHF (Centre for Affordable Housing Finance in Africa), 2024). In Ghana, the 2010 population and housing census, reported that 29.1% live rent-free, and 28% are renters (Ehwi *et al.*, 2024). The 2021 census revealed that the proportion of tenants increased to 34.6% while rent-free declined to 14.8% (GSS, 2021, p. 54). In many African cities, tenants typically rent one or two rooms. Young people or single adults may share rooms with a sheet or cloth offering a basic division of living space. Access to services is limited. For example, toilets are likely to be pit latrines or improved pit latrines, or possibly public toilet facility where payment is required. Increasingly, in higher density neighbourhoods, shacks and improvised buildings may be two stories or more driven by land scarcity and high pricess. In Nairobi, there has been the extensive development of semi-formal tenements up to 10 stories high (Mwau & Sverdlik, 2020).

Tenants are frequently frustrated at the control exerted by their landlord or lady (Andreasen *et al.*, 2021). They may have to return by a certain time each night, and have little privacy over their family life. They may have limited access to the water pipe or toilet, and be asked for unaffordable and sudden rent increases. Of particular significance for women, who are often financially dependent on home-based enterprises, tenants may be prevented from such activities by landlords (Chant & McIlwaine, 2016). Tenants are also frustrated by seemingly arbitrary rent increases introduced by landowners who take advantage of the scarcity of accommodation (Owusu-Ansah *et al.*, 2018).

African urban households commonly rent because they cannot afford to purchase a plot and build a house (Ouma *et al.*, 2024) and/or because they need an inner-city location for work. Alternatively, households may be developing a plot but accommodation may not be ready or it may be too far from work opportunities (see Andreasen *et al.* 2020 for Tanzania). In cases where communities are under threat of eviction by city authorities, renting is the most feasible option (see Awumbilla *et al.*, 2014 for Accra). Additionally, adults may prefer to invest in their rural home or only have a short-term commitment to a specific location.

2.4. Gendered disadvantage

Access to housing opportunities is widely recognised to be gendered with women being disadvantaged due to lower and less stable incomes. adverse inheritance laws and traditions, and unfavourable access to housing finance (Chant, 2013; Chant & McIlwaine, 2016; Datta, 1999). In Ghana, across both patrilineal and matrilineal societies, indigenous legal systems and kinship arrangements grounded in socio-cultural norms have historically conferred greater inheritance rights, and by extension stronger property rights, on men. Although the principles and lines of succession differ between these systems, their practical effects frequently reproduce gendered inequalities in access to and control over property (Gedzi, 2012; Owusu-Brown &

Nketiah-Amponsah, 2024). This is notwithstanding the constitutional provision guaranteeing equal property rights, and the Intestate Succession Law, 1985 (PNDCL 111) which grants women the right to inherit their husbands' estates. Despite this, Ghanaian women are securing wealth and economic independence through the marketplace (see Owusu & Lund, 2004; Wrigley-Asante, 2011).

Even if women are no longer discriminated against in law, discriminatory social values may remain. For example, as recently as 2022, the Bulawayo city council felt it necessary to confirm in local newspapers that married women could acquire stands without their husband's approval.[5] In some contexts, women have continuing vulnerabilities following the death of (or divorce from) their husband when they may be pushed out of the joint property by their husband's relatives. As Chant and McIlwaine (2016, p. 80) argue, '…even where women may be de jure owners, this may mean little in respect of their de facto rights over sale, transfer, or daily utilization'. However, Mubiru et al. (2024) draw on research in Kampala to highlight the importance of such familial relations for women-headed households seeking secure housing; and so draw attention to the contractions that women have to manage.

2.5. Summary of literature review

In summary, the housing literature highlights the desirability of homeownership (despite the costs) in the context of the poor quality of experiences that tenants have and the potential ownership offers for income generation and asset accumulation. Processes of housing acquisition are recognised as associated with the lifecycle, and housing assets being acquired as individuals age. The crisis in housing has been highlighted in both the global North and South (Potts, 2020; King *et al.*, 2017; Aalbers, 2019). However, Napier et al. (2013) note that individuals owning properties in their southern Africa study felt that their situation had improved (see also Tipple, 2015 and Potts, 2020). None the less, there are substantive concerns about these expectations not being realised for the reasons elaborated above. The struggles of young people to acquire housing are widely recognised in multiple regions of the world. And the significance of gender in housing acquisitions inequalities has also been recognised, with women being disadvantaged in multiple ways (Chant, 2013).

Governments, including those in Africa, have increasingly sought to support housing-related ambitions (Buckley *et al.*, 2016). However, affordability constraints are severe, even in government programmes orientated to low-income households; and many state programmes appear to be misconceived (Tipple, 2015). State initiatives in Africa have, in general, been too few and too focused on housing (rather than informal settlement upgrading) to be relevant at scale. There are large numbers of urban residents in Africa that are untouched by government support (Payne, 2022), including those in rental accommodation (Tipple, 2015). And, as illustrated by Kironde (2006) for Dar es Salaam, regulatory frameworks are not appropriate for low-income groups. Such authors highlight the disconnect between the approaches of governments and housing options as experienced by a wide range of low-income individuals and households.

This literature recognises that housing is not a self-contained system but rather reflects more broadly based pressures within diverse but globalized political economies. There are concerns in multiple contexts about growing speculative land investments and housing commodification, and the impact on urban inequalities (Gillespie, 2020; John *et al.*, 2020). Such inequalities are also evident in landlord tenant relations (Owusu-Ansah *et al.*, 2018). In this context, we believe that these processes and associated housing outcomes need to be better understood.

3. Methodology

Despite significant concerns about the increased difficulties of securing housing, we know relatively little about housing outcomes in urban Africa over the life cycle. To address that need, we conducted research in four urban centres (two large, two small) interviewing across age cohorts and genders. We identified locations which were both established and in which ongoing housing development was taking place. We sought locations that were typical rather than exceptional.

In Tanzania we selected Dar es Salaam and Ifakara. Dar es Salaam is the largest city in Tanzania with a population of 5.383 million (see Table 1). The economy of Dar es Salaam has benefited from high levels of national economic growth in recent years and this has been associated with growing investment in housing on the periphery of the city by lower-middle income households. We identified the formalising neighbourhood of Bunju, a relatively well-located and rapidly densifying mixed-income neighbourhood on the periphery. Within Bunju Ward, two sub wards, Bunju A and Mkoani were selected for interviewing. Bunju A is partially planned and might be considered relatively higher-income; Mkoani is not planned. Ifakara is a fast-growing town embedded within the social and economic hub of the Kilombero Valley. There has been a rapid increase in the capital-intensive agricultural production of both rice and sugar in recent years leading to increased land speculation and growing income inequalities. We interviewed in five neighbourhoods including those with both a rural and urban setting. In Tanzania, there is limited government data on tenure status. In Dar es Salaam, in 2017/8, 42.4 per cent owned and 45.4 per cent rented, and in other urban areas the figures are 63.2 per cent and 27.0 per cent respectively; the balance primarily live rent-free.[6]

In Ghana we selected Accra and Techiman. With a population of over 243,000 in 2021, Techiman is at the junction of important road networks linking northern Ghana and the Sahel with southern Ghana. The town hosts the largest open market in West Africa and is a regional administrative capital. The study selected two

Table 1. City data.

	Population	Men/Women ratio	Intercensal growth
Greater Accra Metropolitan Area	6,200,000*	96	3.6%
Dar es Salaam	5,383,728	93	2.1%
Ifakara Town	290,424	94	Over 10%
Techiman	243,335	95	4.6%

*This is the figure provided in the new master plan, see COWI and Maple Consult (2023). This includes selected municipalities from three regions.

Source: COWI and Maple Consult (2023); Ghana Statistical Service (2024); Government of Tanzania (2022). Note that data for Ghana is for 2021 and for Tanzania 2022.

settlements, one a low-income central neighbourhood and the second a wealthier peri-urban settlement.

Finally, the Greater Accra Metropolitan Area, with 6.2 million residents, is a city where the high demand for affordable housing exceeds supply, particularly affecting low-income households. The causes of this situation are beyond the scope of this paper; however, as highlighted by Obeng-Odoom (2020), causes are linked to the commodification of land and subsequent speculation. The city's historical significance, and infrastructural and economic development, has secured its status as a key administrative and commercial hub. Economically, the Greater Accra Metropolitan rea contributes 25 per cent to Ghana's GDP (World Bank, 2017). We interviewed in two neighbourhoods, one low-income and informal (Christian Village) and a second adjacent high-income settlement (Golf Hills).

Data on tenure status is available from the Housing and Population Census 2021 (Ghana Statistical Service, 2024). In greater Accra 34.9 per cent of urban households own, and 49.5 per cent rent. In Bono East region (where Techiman is located) 41.2 per cent of urban households own and 45.4 per cent rent. The balance is primarily those living rent-free.

We collected information from adult resident in randomly identified dwellings within these neighbourhoods. The sample was structured by five age categories (18–30, then three ten-year blocks and then over 61); and we sought both male and female interviewees. The sampling approach was to select every fifth dwelling to obtain a set of interviewees balanced across age categories and gender. When it proved difficult to complete some age cohorts with this approach, research teams supplemented this with purposive sampling from those within the same immediate neighbourhoods in which we were interviewing. We aimed for 80 in the larger cities and 40 in the smaller urban centres (see Table 2). As we advanced with the data collection, we realised that the requirement to collect equal numbers across all age categories was demanding and numbers of interviewees in each category reflect this. We recognise that the sample in specific age and gender categories is small, hence we report on numbers of interviewees rather than percentages in the discussion section of the paper. However, we appreciate that comparisons are facilitated by percentages and we report on these in Tables 2–5. We only interviewed one member from each household.

We have housing histories of 76 individuals in Dar es Salaam; 45 individuals in Ifakara; 41 individuals in Techiman; and 80 individuals in Accra. We treat these people as individuals rather than household representatives as households are units in flux. In both Ghanaian towns and Dar es Salaam, the data was collected from across two neighbourhood differentiated by income levels. There were few observable differences in the distribution of categories of tenure security between the

Table 2. Tenure type (percentage of all interviewees by location).

	Dar es Salaam	Ifakara	Accra	Techiman	Total
Owners	51.31	44.44	62.50	53.66	132
Tenants	42.11	28.89	27.50	34.15	80
Other	6.58	26.67	10.00	12.20	30
Total percentage	100	100	100	100	
Total number	76	45	80	41	242

Table 3. Tenure security status by age category (percentage by age category).

	Below or at 30	31–40	41–50	51–60	Over 60	Total no.
Owners	15.91	37.14	61.22	76.92	92.45	132
Tenants	75.00	48.57	24.49	3.85	0.00	80
Other	9.09	14.29	14.29	19.23	7.55	30
Total percentage	100	100	100	100	100	
Total number	44	70	49	26	53	242

Table 4. Tenure security status by gender (percentage by category).

	Women	Men	Total no.
Owners	45.11	66.06	132
Tenants	42.86	21.10	80
Other	12.03	12.84	30
Total percentage	100	100	
Total number	133	109	242

Table 5. Housing movements (percentage by each category).

	Dar es Salaam	Ifakara	Accra	Techiman	Total no.
Positive Trajectory	67.11	28.89	61.25	63.41	139
Uneven Trajectory	18.42	40.00	11.25	7.32	44
Stationary	14.47	31.11	27.50	29.27	59
Total percentage	100	100	100	100	
Total number	76	45	80	41	242

neighbourhoods. Only in Accra, were different tenure security patterns between the two neighbourhoods more evident, and we refer to these below.

Consistent with this, in Dar es Salaam, Ifakara, and Techiman, the income levels of the individuals were below $7.5 a day (respectively 92 per cent, 78 per cent and 83 per cent). In Accra, 52 per cent fell into this income category. Obviously, there is a considerable range with some owners renting rooms in addition to having an employment related income (frequently informal). In terms of education, in both Dar es Salaam and Ifakara, significant numbers (71.1 and 62.3%) had only completed primary education. In Accra and Techiman a majority in both neighbourhoods had completed both primary and secondary education.

We developed the categorisation of tenure security through the analysis of interviewee responses. Within the category 'owner' we include both single owners and co-owner with marital partner. It is not possible to distinguish these groups although we recognise that women are frequently the less powerful partner in such arrangements. There are two situations where attribution of ownership is tricky. In Accra there are three individuals living in dwellings belonging to their family who have multiple properties. We classify these as owners as we believe they are *de facto* owners who are unlikely to lose possession. In Ifakara, there are two women who had been co-owners but who lost control of their properties following the death of their husband. They have been categorised as 'other' in the analysis.

A significant number of individuals spend time as a 'dependent'. In general, this is in the house of his or her parents, or extended family members. We also classified maids as dependents due to the unequal nature of this employment. Other accommodation provided by employers has been classified as a tenancy with the assumption that remuneration is lower due to the provision of housing. Historically some individuals spent time in military accommodation, but none are currently living in such accommodation. We also classified as dependent those who are caretakers or security guards. Individuals frequently combine caretaking with other livelihood activities.

This paper reports on one component of a more comprehensive research project that also considered the economy related to construction processes and dwellings, and the aesthetics of housing design and development. Housing ownership required, in most cases described by interviewees, the construction of an incremental unit with concrete blocks or bricks, concrete floors and corrugated iron roofs (at the very minimum). And even if this was not possible immediately, it was a stated aspiration. Hence, the aesthetic is 'modern'.

4. Tenure achievements and trajectories

4.1. The current tenure status of interviewees

Below we summarise the interviewees' current tenure status for each location by age and gender. This section presents the aggregate data while 4.2 includes qualitative findings to interpret these numerical observations.

Table 1 suggests that conditions for ownership are most favourable in Accra, and least favourable in Ifakara, where more interviewees fall in the 'other' category. With respect to census data available from statistical sources for the four urban centres, our data suggests that households in the two Ghanaian urban centres and Dar es Salaam are more likely to own than that observed in census. This is not surprising as these are, for the most part, neighbourhoods outside of the inner-city. With respect to Ifakara, the selected neighbourhood appears significantly different from aggregated data for urban Tanzania.

The 'other' category is small so we must be cautious about conclusions. This category includes about ten percent of all individuals in the two Ghanaian urban centres and Dar es Salaam but increases to almost 25 per cent in Ifakara. To understand better the transition that households have gone through, we have analysed these aggregated figures in more detail (in Section 4.2).

Affordability is key. One woman (41–50) in the unplanned neighbourhood in Bunju (Dar es Salaam) explained that she had earned enough from stone quarrying to buy a plot in in 2022. She could only afford mud-based construction, but she moved in to save on rent. A man (also 41–50) in Ifakara explained how the sale of his horticultural crops and rice enabled him to purchase land in 2015. He saved iron sheets and employed a mason in 2017 finally moving in in 2018 when two rooms were habitable. One interviewee (31–40) has managed to acquire land and construct, but he could only afford a plot in a small town outside Techiman. He completed an informal apprenticeship as a welder (in Techiman) and then worked for a few years in Libya. He was previously living in his mother's house in Techiman. A final example from the group of owners is a 75 year-old woman in Ifakara who persuaded her second husband to buy her land in the 1990s. She has constructed a dwelling from burnt bricks, incrementally developing it over the years. Illustrating the situation of those not owning, one woman, also 61 and over, in Mkoani (Dar es Salaam), spent seven years as a live-in maid, then became a tenant (26 years in two locations) and finally moved to live with one of her children in 2007. Another woman in the same neighbourhood, still below 30, has been a maid in seven households. One man from Ifakara (41–50) first began living in his uncle's house, then moved to a rural area and built his own home for his family, moved to Dar for work (renting), and finally returned to Ifakara to rent while constructing a new rural house (from land he inherited from his mother). A final example from this group is a woman (31–40) who is renting in Christian village after being dependent on a friend between 2016 and 9; she moved to the current location in 2021 because it was cheaper and quieter than the room she had previously rented.

Table 3 breaks down the age groups by the three categories of tenure. The right-hand column gives the absolute numbers of interviewees. The analysis highlights that most individuals who are currently over 60 have managed to make a transition to homeownership during their lifetime. What is particularly notable is that there are no individuals who are tenants and over 61 in Dar, Ifakara, Techiman or Accra. Those who are not owners are in the 'other' category. Tenancies predominate in the younger age categories and fall away quickly in all neighbourhoods as the age of the interviewees increases. The findings presented in Table 3 suggest that in all the urban centres there are individuals who remain dependent (as maids, caretakers and living in the homes of family members) as they age. Just under 10 per cent of those who are 30 are below are in the other category, mostly young people who are staying at their parents' house when studying. Analysing the disaggregated data confirms the relative difficulties of housing ownership in Ifakara, and the relative speed with which individuals acquired housing in the higher-income neighbourhood of Golf Hills, Accra.

We also seek to understand housing advantage and disadvantage by gender (Table 4). Women are less likely to be owners and more likely to be tenants. Analysing the disaggregated data shows that in Techiman women interviewees have a level of ownership that is broadly comparable to men (52 per cent and 55 per cent respectively). Interviewees explain that this reflects the recognition of women's vulnerability should they co-own property with their husband and his death occurs first. In addition, many women in the city engage in lucrative trading activities (Owusu & Lund, 2004; Wrigley-Asante, 2011; TMA (Techiman Municipal Assembly), 2017). This high degree of female ownership is even more notable because, while the groups are small, women predominate in the three youngest age categories.

Women appear to be disadvantaged in terms of ownership in Ifakara where only 23 per cent of women interviewed were owners. Twenty-nine per cent of women interviewees place themselves in the 'other' category. Some women may have properties in more remote rural areas, but the future value of these properties is unclear.

We analysed the speed of transition looking at how long the most recent move took for those improving their tenure security. We have this data for 144 households. We considered three categories, dependent to tenant, dependent to owner and dependent to owner. We have less than ten responses in all four urban centres for the 'dependent to owner', and less than ten in the case of 'dependent to tenant' in

Techiman and 'tenant to owner' in Ifakara. Excluding these observations, the time taken to move from 'dependent to tenant' as a city average ranges from 2.1 years in Accra to 6 years in Dar es Salaam; and the time taken to move from 'tenant to owner' ranges from 10.3 years in Dar es Salaam to 16 years in Techiman.

4.2. Housing (in) security – analysing the dynamics

To understand housing transitions, we analyse the housing 'histories' of those interviewed on a city-by-city basis. This section considers transition i.e. how individuals have moved through tenure categories of other, tenant and owner which crudely represent a transition from less to more income/asset security.

Note that the distribution between age groups is not consistent within the different centres. Therefore, comparative analysis has to be done cautiously. Clearly, a sample with more individuals in older age categories has more potential for transition.

The positive trajectory includes both those shifting from other to tenants, and tenants to owners. For example, within the 67 per cent who improved their situation in Dar es Salaam, 22 individuals moved to being tenants and 27 secured home ownership.[7]

In Dar es Salaam, there are 14 households that have had at least one shift towards more insecure tenure. These 14 households are spread relatively evenly across the age groups. There are also three households in Dar es Salaam who have remained (stationary) as dependents. One woman has had numerous roles as maids and supporting family members; a second woman has remained with her parents; and the third, a man, is taking care of a relative's house. While there appears to have been a steady progression towards ownership in Bunju, however significant numbers below 51 remain without ownership. There is only one household that has always been an owner suggesting that families cannot afford to gift dwellings to younger family members.

In Ifakara, there are 18 individuals (of 45 interviewed) that have had moves towards less secure housing including two women who have moved from home-ownership to 'shared ownership' status with other family members imposing themselves within the house following the death of the husband. These 18 households are spread evenly across the age groups. There are five households in Ifakara who have remained (stationary) as dependents. This includes a woman living with her family, and a man living in one of his father's houses (the father had two wives). All three further examples are individuals who have continued living on their parents' land. It was explained to us that local government leaders at the village level are no longer willing to grant land to young people with the increased commodification in land markets. Of the individuals above 41, at least half in each age group have transitioned to ownership at the time of interview. Six interviewees moved to ownership on adulthood, potentially because of the rural nature of livelihoods and land holdings on the periphery of this small town.

In Techiman, individuals in all age groups have a steady increase in ownership with 92 per cent of individuals over 61 owning properties. Relative to Accra there are lower land prices and less likelihood of litigation in land dealings. Six individuals in Techiman have been gifted land (all women); one is in the 31–40 age group, and the other five are all over 50. In the past, customary leaders gifted residential land to those in need. That system is no longer functional due to commodification. Now chiefs divide up land, install services and sell plots; and may provide charity through, for example, rooms for those in acute need and educational scholarships for children. In Techiman, only three individuals have apparent moves away from tenure security at some stage in their adult lives. One individual moved to secure a better job, shifting from being a home-owner in Kumasi to renting in Techiman. Two individuals have chosen to become caretakers alongside other work unrelated to their caretaking activities; in both cases, it is tricky to assess if they have more or less tenure security when compared to their previous situation. A further three households have remained (stationary) as dependents, living rent free. One woman explained this because of the opportunities for trading in this location. In a second case, a man has continued to live in his father's house. And a third individual returned to live with her parents following the death of her husband.

In the low-income neighbourhood in Accra, there appears to be success in achieving ownership. This is a tightly-knit community with strong familial bonds between residents; some interviewees had inherited properties from parents and grandparents and/or built on land owned by the family. Six individuals benefited with immediate occupation of a dwelling on adulthood (one male and five female). Two individuals (one male, one female) remain (stationary) as dependents. One woman is living in her uncle's house following divorce; the second is a man who has always lived in his father's house. Three individuals that have moved, at some point, backwards in housing security are now caretakers. One individual is a construction worker, a second is taking care of the house of their uncle, and in the third, no further explanation is provided.

In the higher-income Accra neighbourhood, a different picture emerges. Nine of the 20 households under 41 are already owners. Two men immediately secured family properties (and a further male subsequently secured a family property). Six individuals have had an uneven trajectory of tenure security; two of these have moved countries. In the first case, he/she was a tenant in the U.S. and was dependent on a parent on their return prior to securing home ownership. In the second, he/she grew up in India (where they owned a property) and then moved to a rental property because of work in Accra. A third individual moved from tenant to dependent when they moved back to the family home following a business failure. He/she has since become a homeowner. Three individuals are caretakers. One is working in construction, the second is taking care of their husband's uncle's house, and the third is a professional caretaker. None of the interviewees are currently dependents.

Multiple reasons emerge from our analysis of why individuals found it difficult to move towards greater security. There are reasons related to the health of the individual or those close to them (either their mother or husband) (six individuals fall into this group). The ill-health of parents may result in children returning to the family home while personal ill-health or that of the husband reduces income from paid work. The vulnerability of women with respect to marriage once more emerges here. For example, one woman struggled with an alcoholic husband and eventually left this relationship.

There are reasons related to family difficulties which prevent individuals from remaining in their own home. Gender disadvantage is also found here; four individuals were forced to move to less secure housing following divorce, of which three are women. As noted above, there are also women who lose control of the home following the death of a husband. This highlights that individuals are not singular entities in the context of a home but exist within complex networks of relationships with the extended family.

There are livelihood-related movements with consequences for housing; these include the need to be close to self-managed businesses and moves required by employers.

There are movements related to crime. One individual fled criminal gangs, and another was previously in prison and now a dependent. Finally, two interviewees in Dar moved because of flooding which rendered their home uninhabitable.

5. Conclusion

There are five conclusions we draw from this analysis. First, housing conditions have improved for individuals as they age (also see Dramani *et al.*, 2026 for Ghana). The present study revealed that among the two oldest cohorts, a surprising number have secured ownership. Second, that the situation for women is varied. Third, that there is a group, including some in older age cohorts, who remain as dependents. This may reflect a strong family network together with a willingness to support aging parents, rather than a state of incapability. Hence, we should be cautious about associating dependency with a lack of present choice. However, these individuals have fewer housing options than those who own. Fourth, there are indications that increasing commodification in land markets will make it more difficult for younger age cohorts to follow older age cohorts into ownership. Fifth, national government housing programmes were not mentioned and do not appear relevant to those interviewed; although local government does offer support, for example through validating land transfers and improving access to services. The following paragraphs elaborate on these conclusions.

First, individuals are motivated to secure ownership in the context of actual and potential income insecurities. Despite evident shortcomings in housing markets, and limited access to essential infrastructure and services especially in informal neighbourhoods, the desired transition to home ownership through the life cycle has been achieved for many of those that we interviewed. In some cases, this was because of people's own efforts. In other cases, they were supported by their families, through inheritance and/or financial support from children. These locations are primarily informal with individuals having confidence in their tenure security; most continue to make improvements, raising the quality of the accommodation. Given the time taken to transition from tenant to owner which ranges from a city average of 10.3 to 16 years across the four urban centres, it is not surprising that few of those in the youngest age category are owners. While we are not sanguine, this is a remarkable achievement for these individuals. Government policy might usefully acknowledge the scale of this effort and its wider implications for both residents' well-being and economy activity. And while some tenants are stuck in low-quality accommodation, others are constructing elsewhere. Our findings challenge representations of a crisis in housing, at least in these four locations, and support earlier findings about the potential of housing improvements (Tipple, 2015; CAHF (Centre for Affordable Housing Finance in Africa), 2024).

Second, longstanding concerns about gendered disadvantage (as reported in section 2.4) are questioned by our findings which suggest a shift to great equality. While evidence of discrimination is there, particularly in Ifakara, some women are achieving access to housing ownership. In some cases, women explained that they are co-owners, sharing properties with their husbands. We also note that only in Ifakara were there reported cases of women being dispossessed by other family members following the death of their partner. Our findings suggest multiple potential drivers including those directly supporting women's empowerment and other cultural shifts. Women themselves emphasise their ability to self-build and their income generation efforts as has already been acknowledge in the literature. Greater appreciation of the costs of discrimination against women (as wives and daughters) may be behind families being more pro-active when protecting women's claims on property. The increased commodification of land may have improved women's access, with purchase predominating over gifts dictated by customary practice. However, women are more likely than men to be dependents, emphasising women's multiple responsibilities (Chant & McIlwaine, 2016); although neither family care nor caretaking is exclusive to a single gender. There are indications that the gendered demand for family care in old age results in women being well placed to inherit.

Our third conclusion is that there is a group that appears unable to progress. Individuals remain as, or become, dependents and caretakers when faced with multiple crises. Others remain as tenants. This conclusion is cautiously made as we recognise its dependence on contextual specificities. For example, in Ifakara rapid agrarian change has encouraged people to leave rural homes (which they may continue to own) and move to the town anticipating improved livelihood opportunities. But individuals have to navigate a rapidly changing economic context with increasing land values and associated contestations. Here, as elsewhere, it is evident that these individuals may lack the financial knowledge, and relational resources needed to secure housing.

The explanations, for both backward moves and remaining in states of dependency and tenancy, are broadly similar across the urban centres that we have studied. These include events that happen to these individuals, and those that happen to their extended family with ramifications for the individuals. This emphasises that people are not autonomous individuals but are closely embedded in a host of (positive and negative) social relations that are important to and/or which involve substantive social obligations. Individuals face tenure difficulties due to their ill-health, employment and livelihood, being forced to abandon their home (asset) due to threats such as domestic violence, crime by non-family members and environmental events such as flooding. Difficulties facing members of their extended family may mean that an individual can no longer stay in their family home and/or move house to support their family. While this group may appear small, they have a consistent presence in all age groups. Among younger age groups this may reflect children remaining at home while studying.

Fourth, younger generations may not be able to replicate the success of older individuals. As noted in the introduction, Africa's population is youthful, and this raises questions about the replicability of a positive trajectory and the shift into home ownership. Housing markets are increasingly commodified. Gifts of land both within the family and through the transfer of land due to customary relations have become less likely (see also Brennan, 2018). In Ifakara, for example, six individuals over 41 were gifted land by local government leaders at the village level as young people. None in the younger age cohorts have this benefit. In Techiman, six individuals were gifted land and five of the six are over 51. Moreover, in a context in which young people are struggling to secure employment, the increased significance of market-based transactions in land and housing may exacerbate their challenges. Here we find that concerns in the literature have been validated.

Finally national government programmes to support home ownership are not identified by interviewees when they elaborate on the factors have helped them acquire housing. The significance of local governance processes (both local authorities and customary leaders) is more evident both with respect to giving sufficient tenure security (directly and indirectly), enabling construction to take place, and sometimes supporting access to infrastructure and services. Arguably local authorities also make a significant contribution in not requiring compliance with standards and regulations. Governments appear unable to respond positively and offer support at the scale required. Faced by market opportunities and the need for housing, individuals (sometimes with family help) address their own needs as best they can.

In summary, housing options have improved for many in the four centres that we study. And these improvements are particularly notable for the older age cohorts. Somewhat reassuringly, women appear to have improved opportunities except in the centre most subject to rapid agrarian change. However, there remains a group that appears unable to advance tenure security. Moreover, there is some indication in the data that the factors that have assisted older individuals may not continue, meaning that fewer individuals will progress to ownership status in the future. Governments do not appear to recognise this. This provides some support for the widely documented concerns in the literature.

Notes

1. See https://population.un.org/wpp/downloads?folder=Standard%20Projections&group=Population. Table consulted is "Population by select age groups – both sexes". Downloaded 010326.
2. https://unstats.un.org/sdgs/report/2017/goal-11/. Accessed 3rd January 2025.
3. See Margareth Mazwile, https://cdn.cseindia.org/userfiles/community-infrastructure.pdf, visited 11 September 2025.
4. Visit to Cowdrey Park residents in Bulawayo, November 2019.
5. In Bulawayo, there was confirmation from the city council in 2022 that women have equal rights. https://www.newsday.co.zw/local-news/article/1318/married-women-free-to-acquire-own-housing-stands-bcc.
6. Analysis of micro-data from the Tanzania Housing Budget Survey 2018.
7. When describing construction activities, interviewees mentioned the significance of building with concrete blocks and iron sheets. However, some individuals moved into mud houses to save on rent and enable speedy construction.

Disclosure statement

The authors report there are no competing interests to declare.

Funding

The authors were supported by the Economic and Social Research Council research grant ES/V002759/1, Home-Grown Growth in African Cities: How Self-Build Housing Drives Urban and Economic Growth in Ghana and Tanzania.

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