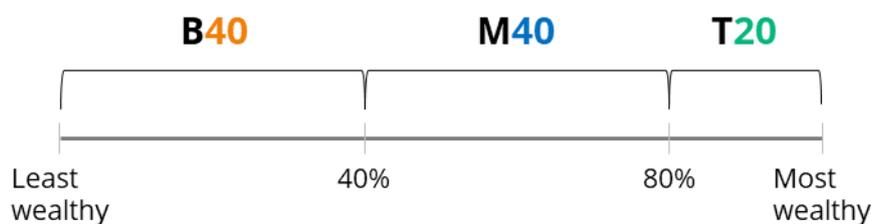


## *How to use the CAHF B40 dashboard*

The Centre for Affordable Housing Finance in Africa (CAHF) B40 dashboard intends to support policymaking and investing in affordable housing in Africa, using the lens of the Bottom 40% (B40). The B40 refers to the poorest 40% of a population, which has become a focus point in global development literature in measuring the inclusivity of economic growth and improvements in standards of living. In this dashboard, the B40 is identified using a wealth index, which uses information on household and personal assets owned to create a ranking of individuals. The B40 can be identified by arranging these individuals from least wealthy to most wealthy, and selecting those who make up the lowest 40% of this ordering. These individuals are called **B40 individuals**, and the households they live in are **B40 households**. The ranking is calculated in such a way that all members of a household will fall into the same wealth level. For the sake of context, also referenced in this dashboard are the Middle 40% (M40) and Top 20% (T20), which are identified the same way.

**Figure 1:** illustration of the B40, M40 and T20



In this dashboard, the wealth rankings are recalculated for each geographic level. The national B40 is defined on the total national population, but only the urban population is used to define the urban B40, and only the population of the largest city is used to define the largest city B40. Therefore, the sample for the national B40 is the poorest 40% of all individuals and their households, the sample for the urban B40 is the poorest 40% of all urban individuals and their households, and the sample for the largest city B40 is the poorest 40% of all largest city individuals and their households. The samples for M40 and T20 should be interpreted similarly. This recalculation is necessary due to the significant differentials in

# B40 DASHBOARD

HOUSING INDICATORS FOR THE BOTTOM 40%

average wealth in national, urban, and largest city areas: typically, wealth levels are higher in urban areas than they are nationally, and higher still in the largest city. If only the national wealth ranking was used throughout the dashboard, the B40 sample would be too small to conduct reliable analysis at the urban and largest city levels.

In this dashboard, data from the [Demographic and Health Surveys Program](#) is used to create indicators grouped into five themes: household characteristics, dwelling characteristics, access to services, inadequate dwellings and individual indicators. The dashboard contains data from ten African countries: Cameroon, Ethiopia, Ghana, Kenya, Mozambique, Nigeria, Rwanda, Senegal, Tanzania and Uganda.

**Figure 2:** Countries of focus



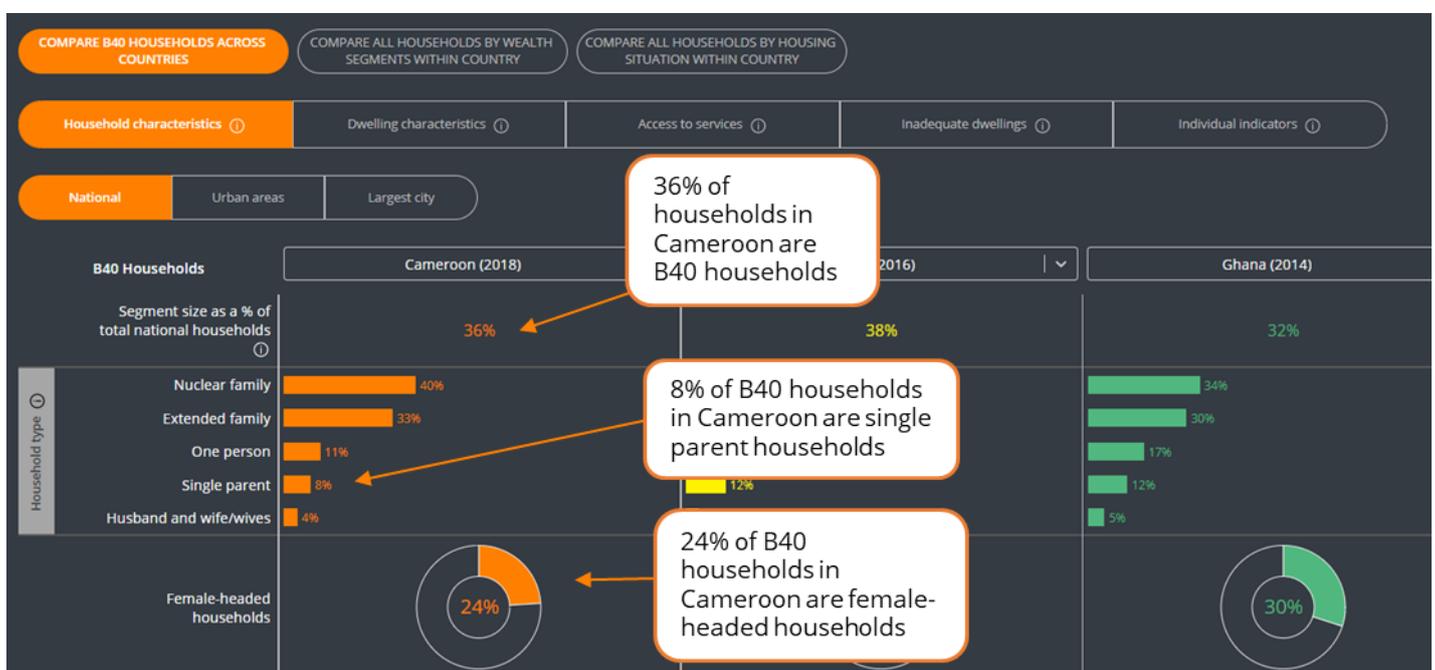
# B40 DASHBOARD

HOUSING INDICATORS FOR THE BOTTOM 40%

The dashboard has three main tabs:

The first tab, **Compare B40 across countries**, provides a broader view of the B40 across the countries of focus. This tab allows users to compare the B40 population across four countries at a selected geographic level - national, urban or largest city level. Indicators should be interpreted relative to each country only.

**Figure 3:** screenshot of household characteristics at the national level

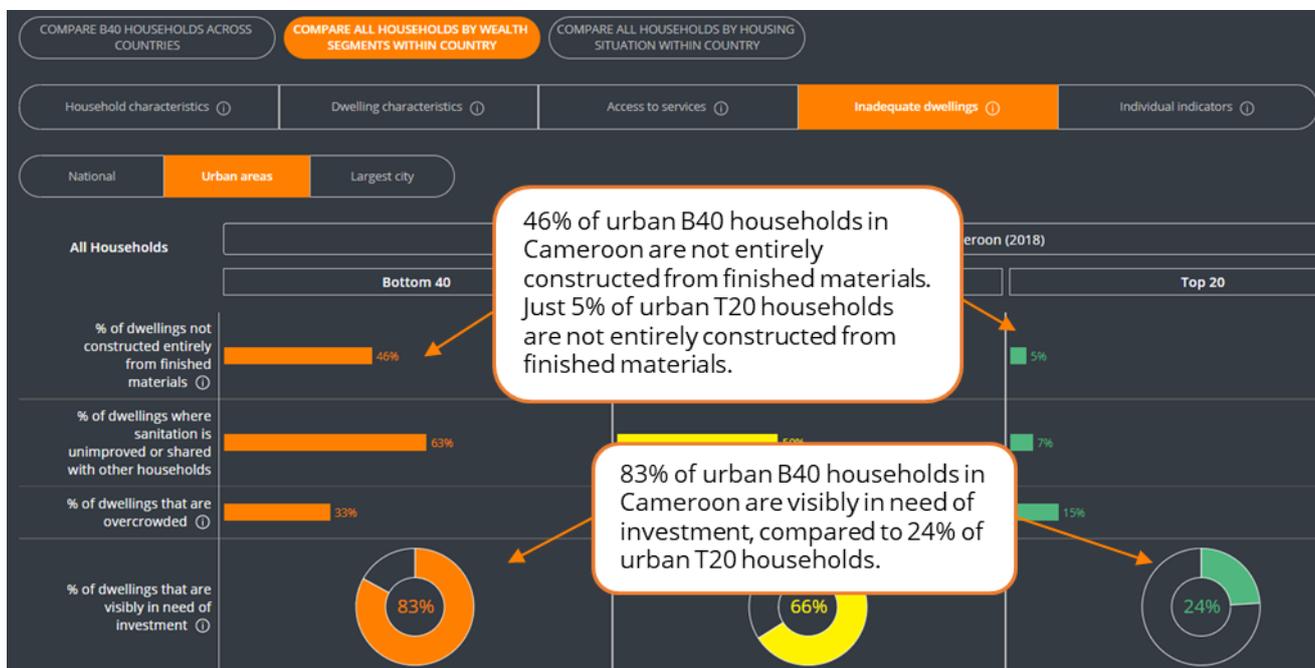


The second tab, **Compare all households by wealth segment within country**, facilitates a deeper dive into housing conditions for a selected country. For the selected country, indicators for the B40 are compared against those for other wealth segments including M40 (middle 40%) and T20 (top 20%), as well as the overall total. As in the first tab, you can choose to examine the indicators at a national, urban or largest city level. The indicators should be interpreted relative to each wealth segment only.

# B40 DASHBOARD

HOUSING INDICATORS FOR THE BOTTOM 40%

**Figure 4:** screenshot from inadequate dwellings in the second tab at the urban level



The third tab, **Compare all households by housing situation within country**, allows for a comparison of households based on housing situation for a selected country. Nineteen segments based on housing situation have been created (as described in table 1 below), four of which can be selected for comparison. Note that the segments include all households (not just B40 households) and are not necessarily mutually exclusive (i.e. a household can fall into multiple segments). Indicators should be interpreted relative to each housing segment only.

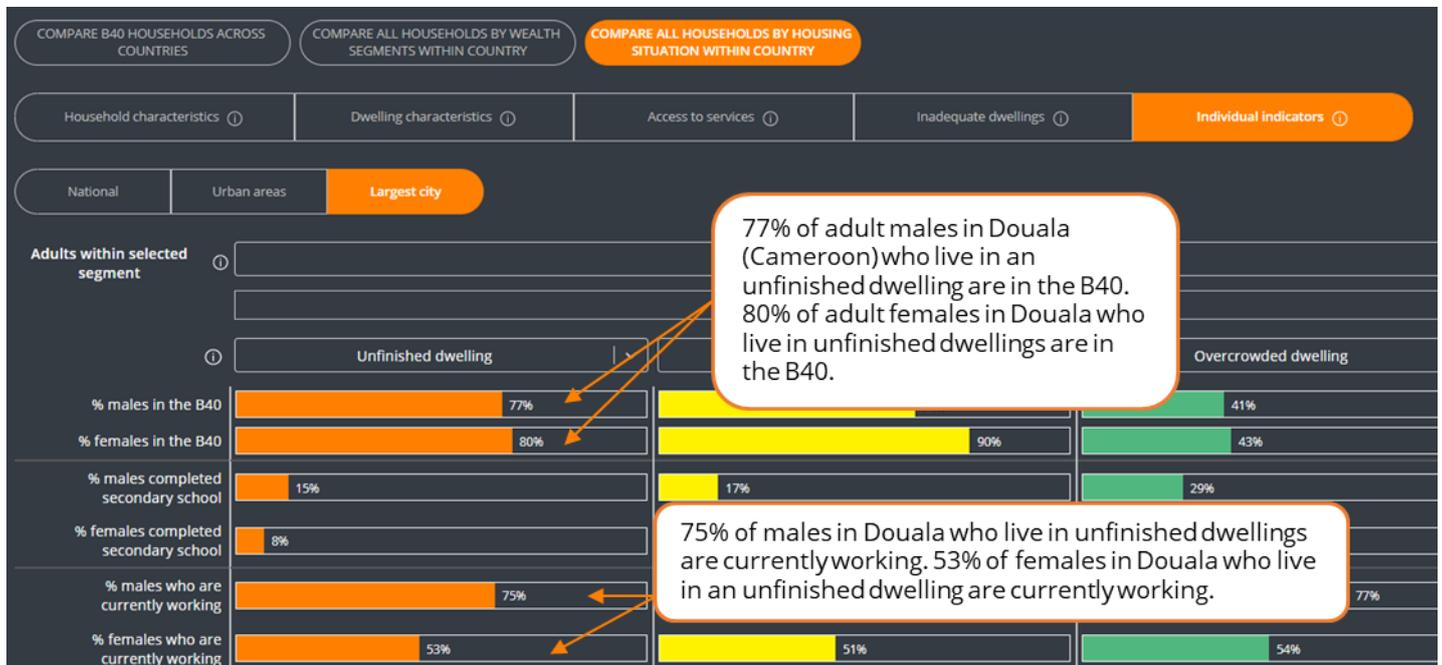
**Table 1:** available segments for analysis

Building materials	Access to services	Living space	Comprehensive
<ul style="list-style-type: none"> <li>Finished dwelling</li> <li>Unfinished dwelling</li> <li>Finished roof</li> <li>Unfinished roof</li> <li>Finished walls</li> <li>Unfinished walls</li> <li>Finished floor</li> <li>Unfinished floor</li> </ul>	<ul style="list-style-type: none"> <li>Improved sanitation</li> <li>Unimproved sanitation</li> <li>Improved water source</li> <li>Unimproved water source</li> <li>Access to electricity</li> <li>No electricity</li> </ul>	<ul style="list-style-type: none"> <li>Overcrowded dwelling</li> <li>Dwelling not overcrowded</li> </ul>	<ul style="list-style-type: none"> <li>Adequate dwelling</li> <li>Dwelling in need of investment</li> <li>All households</li> </ul>

# B40 DASHBOARD

HOUSING INDICATORS FOR THE BOTTOM 40%

**Figure 5:** screenshot from individual indicators in Douala, Cameroon in the third tab at the largest city level



## Frequently Asked Questions

*What does "NA" mean?*

- NA stands for not available: due to data limitations, some indicators cannot be calculated due to missing data

*What does "ISS" mean?*

- ISS stands for insufficient sample size. For some segments, the sample used to generate the indicators contains fewer than 50 observations, and so cannot provide reliable results and therefore figures are not displayed

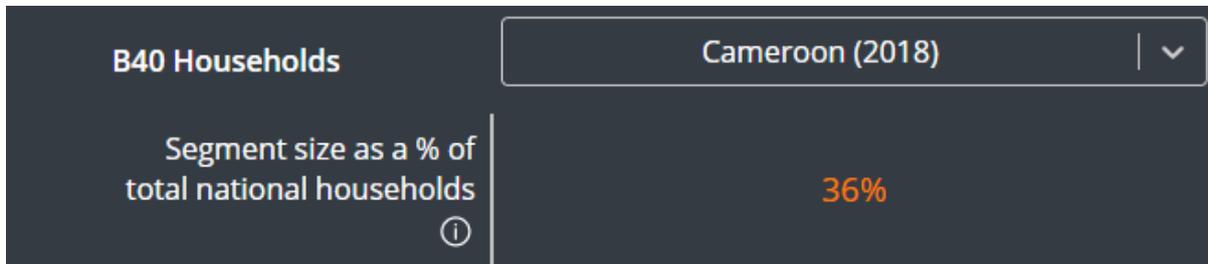
*Why does the B40 not make up 40% of the total number of households?*

- The B40 is defined using the population of individuals; and since individuals are not evenly distributed between households it is not necessarily true that 40% of individuals reside in 40% of households

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- For example: 36% of households in Cameroon are B40 households; residing in those households are the B40 individuals, who make up the poorest 40% of the population.



*Can you construct the full Sustainable Development Goals 11.1 definition of inadequate housing from this data?*

- Due to data limitations, a household's tenure security cannot be evaluated per household. To get some sense of the full definition, analyse households whose dwellings are in need of investment in conjunction with home ownership and title deed possession in the individual indicators section.

*Why do some figures in the B40 dashboard not match the corresponding figures in the DHS Statcompiler in the individual indicators section?*

- The DHS Statcompiler standardises the samples of male and female data to only contain individuals between the ages of 15 and 49 for greater comparability between surveys. The B40 dashboard uses the full sample of males and females in the data for each country, as detailed in the table below. Since the figures are based on different underlying samples, it is possible for the figures in the DHS Statcompiler to be different to those in the B40 dashboard.

## Individual indicator adult samples

Country	Female sample	Male sample
Cameroon (2018)	15-49	15-64
Ethiopia (2016)	15-49	15-59
Ghana (2014)	15-49	15-59
Kenya (2014)	15-49	15-54
Mozambique (2011)	15-49	15-64
Nigeria (2018)	15-49	15-59
Rwanda (2015)	15-49	15-59
Senegal (2019)	15-49	15-59
Tanzania (2015)	15-49	15-49
Uganda (2016)	15-49	15-54