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RESEARCH ARTICLE

Hidden Rent Burden and Housing Affordability Crisis in African Cities

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ABSTRACT

In recent times, the urban housing deficit has intensified across many African cities, with serious implications for the health and livelihoods of the vulnerable and low-income groups. Currently, government efforts in the area of affordable housing have largely focused on homeownership, with little attention paid to the rising occurrence of hidden rent burdens in informal rental markets. In this critical housing dynamic are issues of invisible tenancy, overcrowding, and subletting (informal living arrangements). Despite these challenges, however, existing frameworks do not address the informal rental market, even as most renters do not benefit from formal housing policies and urban inequality deepens in African cities. To address an aspect of the situation, this study assesses the hidden rent burden in African cities, seeking to examine the intersection of affordable housing challenges with informal living arrangements, overcrowding, and informal tenancy. The study also considers how these challenges contribute to urban exclusion and social inequality in African cities. For its systematic literature review, the study drew from databases such as Web of Science and Scopus, selecting 42 peer-reviewed articles published between 2015 and 2025. As thematic analysis was adopted for the data extraction and analysis, the articles selected were those on the themes of affordability and shared-housing, informal tenancy, and the rental burden in African cities. It was found that renters spend between 35% and 60% of their monthly income on rent across African cities; a range which exceeds the global affordability threshold. This leads to marginalisation of tenants, the emergence of an abusive informal rental market, and extensive overcrowding.

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1.0 Introduction

Across Africa, the challenge of affordable housing deficit continues to increase, posing a threat to the continent's Development Agenda 2063 and the Sustainable Development Goals. Africa's Agenda 2063 seeks to ensure adequate, safe, accessible and affordable housing as a fundamental pillar for the sustainable living of its people. Likewise, Sustainable Development Goal 11 offers a similar framework for ensuring safe, adequate, affordable housing with the goal of upgrading slums by 2030. Despite these aspirations, however, Africa continues to struggle with urbanisation and the increasing cost of housing (Akanbang et al., 2025). Typical cities such as Addis Ababa, Lagos, Accra, Yaounde and Nairobi are

experiencing high rural-urban migration and an increase in population. This challenge creates a disconnect between the demand and supply for housing, which affects low-income and marginalised groups and pushes them into overcrowded and informal settlements. The concept of hidden rent explains the informal rental arrangements that are undocumented among tenants and property owners (Matamanda et al., 2025). This phenomenon remains invisible despite being a dominant coping strategy among renters. However, there is little research on it in the literature.

The concept of hidden rent burden, as operationalised in this study, refers to a condition in which households expend a disproportionate share of their income on informal and undocumented housing arrangements, including invisible tenancy, subletting and multihousehold cohabitation, which stay unrecorded in official housing statistics and fall outside formal legal and policy frameworks. This distinguishes it from the conventional rent burden threshold (exceeding 30% of income on housing costs), as it additionally encompasses the invisibility of tenancy arrangements, the absence of legal protection and the compounding effects of overcrowding and spatial exclusion. Housing affordability challenges in Africa go beyond housing shortages to include complex land-tenure regimes, spatial planning, structural failures and housing finance. For instance, in Nigeria, the lack of affordable housing has led to the emergence of overcrowded buildings and substandard housing. Similarly, low-income groups in Cameroon often engage with informal subletting without a formal contract, which leads to exploitation, tensions and vulnerability (Wanie et al., 2017). Evidence from South Africa supports this claim, which often creates a cost-value lapse in construction for low-income groups in urban areas (Massyn et al., 2015).

Furthermore, housing finance for low-income groups continues to be a challenge, which often excludes them from the formal housing markets. These challenges manifest in some parts of the Global North. According to Airgood-Obrycki et al. (2023), in the United States, nearly half of tenants spend more than 30% of their income on rent and utilities. This challenge influences their decisions towards multiple income streams and severe consumption cutbacks, aside from housing affordability standards, which often fail to include tenants' lived experiences and income levels. In Australia, individual tenants rent through ad hoc and illegal arrangements within extended family households (Parkinson et al., 2024). In Hong Kong, extreme density living and spatial constraints affect household coping strategies in affordable housing (Chen & McFarlane, 2025). This comparison provides valuable contextual evidence for understanding the hidden rent burden in African cities. However, it is important to note that the institutional, governance and market conditions underpinning these global examples differ substantially from the African context. In the Global North, the rent burden occurs within formal housing markets supported by legal tenancy frameworks, consumer protections and state housing subsidies (Airgood-Obrycki et al., 2023; Parkinson et al., 2024).

By contrast, African cities are characterised by weak land-tenure systems, limited formal housing finance, fragmented spatial planning and largely unregulated informal rental markets (Agyemang & Morrison, 2018; Matamanda et al., 2025; Akanbang et al., 2025). In particular, housing finance systems have been identified as a structural barrier that systematically excludes low-income households from formal housing markets across sub-Saharan Africa, leaving informal rental arrangements as the only viable option for the urban majority (Acheampong & Anokye, 2015; Kieti & K'Akumu, 2018). These structural differences mean that the hidden rent burden in Africa is not merely a financial affordability issue but also an instance of governance and institutional failure, requiring context-specific policy responses rather than direct transplantation of Global North solutions (Tipple, 2015; Bhanye et al., 2024). Studies have largely focused on sustainable housing, slum upgrading and informal settlements, with less attention paid to the hidden rent burden borne by tenants in Africa. For instance, Bhanye et al. (2024) assessed sustainable affordable housing innovations such as community-led housing and found that they failed to include tenants who lack proof of tenancy and do not have an official lease. Given this scenario, it may be observed that a critical gap exists in the literature: While housing affordability in African cities has received growing scholarly attention, no systematic review has specifically examined the hidden rent burden as a composite phenomenon encompassing informal tenancy invisibility, subletting arrangements, overcrowding and their cumulative effects on spatial justice and urban inequality. Existing studies tend to treat these dimensions in isolation, and national housing

policies across Africa have yet to recognise or respond to their intersection. Based on this, the study systematically reviews and assesses the hidden rent burden in African urban cities, with emphasis on overcrowded rentals, urban informal subletting and multihousehold arrangements, explicitly connecting these to broader outcomes of urban exclusion and policy failure.

This study is significant in several ways. To start with, it contributes to the discussion on housing affordability by including informal renters, tenant experiences and multihousehold residents. Furthermore, the study provides valuable understandings for developers, urban planners and policy makers looking to implement equitable and inclusive housing policies and reforms that support the aims of the SDGs and Africa's Agenda 2063. Additionally, the study provides empirical support for the implementation of the Right to the City in African contexts, with emphasis on urban residents, who deserve adequate housing and urban infrastructure regardless of their tenure status. Lastly, the study contributes to housing research by connecting the African context with global discussions on housing justice, informality and rent.

2.0 Literature Review

2.1 Right to the City, Overcrowding and the Hidden Rent in Affordable Housing

In 1986 Hery Lefebvre propounded the theory of 'Right to the City'. According to him, the urban space should not be a commodity controlled by the state and rich private individuals alone. However, it should be a place of shared ownership, co-fashioned and co-established by the marginalised and other urban residents. Lefebvre argued that urban residents (not only property owners) should enjoy the Right to access, occupy and shape urban life in ways that support their needs and concerns. In 2008, David Harvey (2008) expanded the theory to include resistance to the commodification of urban life and democratic control over processes in urban cities. His approach stressed inclusivity as well as the collective rights of people and spatial justice. This is a relevant premise in light of the rising issues of rental stress, housing quality and overcrowding in the Global South and Global North.

Studies have established the implications of rental burden costs within the context of affordable housing. For instance, Rosen et al. (2023) assessed the strategies adopted by rent-stressed immigrant communities. They found poor quality housing, crowding and reduced consumption as reasons to live in social housing neighbourhoods. These strategies are hidden ways of housing exclusion that influence affordability crises within the context of spatial justice. Similarly, Hipp et al. (2025) found that overcrowding had a direct effect on unaffordable housing based on health-related issues, economics and social factors. They further found that "tenants' burden was positively related to housing inadequacy in cities with low affordable rental housing. While the present study is supported by Holmes (2022) systematic review of affordable housing, it should be noted that Holmes (2022) found that housing unaffordability, including persistent relocation and overcrowding, affected children's health and led to rising rents. A similar pattern was observed in Chen and McFarlane (2025), who assessed high-density informal housing in Hong Kong. The study found that tenants respond to overcrowding through spatial recognition and improvisation, a finding which supports Lefebvre's notion of appropriation, especially when tenants imaginatively redevelop a space to meet their needs when there is no legal recognition.

Moreover, tenancy invisibility has been situated within the framework of The Right to the City, especially with tenants without formal contracts and legal protections. For instance, in a Cameroonian context, Wanie (2019) found that tenants unofficially sublet spaces to others in informal housing, leading to rent pricing hikes, evictions and exploitation. In Australia, as Parkinson et al. (2024) found regarding diffused informality, informal renting within families does not involve housing tenure. The study described such renters as de facto occupants who fall outside the formal housing market and do not receive any policy consideration or planning recognition. Similar evidence was found in Dhaka, Bangladesh, where Lata (2021) reported the lack of formal housing being used to deny people citizenship despite their contributions to the city's economy. In the United States, Keene and Blankenship (2023) found housing insecurity to be a determinant of health inequality through housing cost burden, overcrowding and unstable tenures as a determinant of public health, a basic urban right as premised in Lefebvre's theory. Emerging studies have also offered a way through which the Right to the city can be reclaimed within the

African context. According to Peter and Meyer (2023), urban commons can serve as a means for avowing citizen rights in smart-city planning policies, which directly challenge the commodification of urban spaces. This aligns with Lefebvre's fundamental position, which recommends control in terms of shared, collective ownership of urban spaces.

A critical reading of the reviewed literature reveals several tensions and gaps that warrant further examination. First, while studies from the Global North (e.g., Airgood-Obrycki et al., 2023; Parkinson et al., 2024) and the Global South (e.g., Lata, 2021; Wanie, 2019) both document the rent burden and informal tenancy, they do so within markedly different institutional contexts. The comparisons drawn in the literature often understate these differences, leading to superficial parallels that obscure the structural roots of housing unaffordability in Africa, specifically the absence of formal rental market regulations, fragmented land tenure and the near-total exclusion of informal renters from public housing policy. Second, most Africa-focused studies treat overcrowding, subletting and the rent burden as separate phenomena. Yet, they are causally interlinked: Housing cost pressure drives households into shared arrangements, which in turn generate conditions for invisible tenancy and spatial exclusion.

Nevertheless, the literature has not sufficiently theorised this causal chain. Third, recent empirical contributions from Africa (Matamanda et al., 2025; Aregawi & Genovese, 2025; Dakyaga et al., 2025) increasingly point to the need for policy frameworks that move beyond homeownership-centric models to embrace rental housing as a central component of urban housing systems. Yet, this shift remains largely unactioned in national housing strategies. These tensions form the analytical foundation of this systematic review.

3.0 Research Methodology

The study involved a systematic review of the place of multihouseholds in Africa's housing affordability crisis. It examined peer-reviewed studies exploring the relationship between informal subletting, the rent burden and shared housing on spatial effects. The review was conducted across multiple disciplines that include planning, sociology, urban planning, housing and public health in urban Africa, where low housing supply and rising rental costs have pushed families to cohabit in overcrowded dwellings. The study was executed in four main stages. The first stage was the search strategy; the selection procedure and data extraction formed the second and third stages, while the last stage involved data extraction and the mode of analysis.

3.1 Search Strategy and Selection Procedure

The study search strategy was conducted using databases from Scopus and Web of Science that were selected because they are the most comprehensive multidisciplinary repositories of peer-reviewed academic literature, offering broad coverage of urban studies, housing and planning – the key disciplines relevant to this study. Both databases index a significant volume of Africa-focused housing and urban studies research and allow advanced Boolean searches with field-specific filters. While it is acknowledged that some Africa-based journals may not be fully indexed in these databases, Scopus and Web of Science provide the most reproducible and transparent search environment for a systematic review. The review protocol followed the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines (Page et al., 2021), which govern the search, screening, eligibility assessment and reporting stages of the review. Journal articles that were published between January 2015 and July 2025 were selected, with special emphasis on English-based written articles. Thematic areas of interest were the rental burden in African cities, housing affordability and multihousehold living in urban Africa. Keywords were inserted using Boolean operators such as "shared housing" OR invisible homelessness, "urban housing crises" OR "housing affordability", "sub-Saharan Africa" OR "Africa", "informal settlements" OR "multi-family housing", AND "overcrowding", and "rent burden". The purpose of this operator was to capture studies that directly or indirectly discuss issues of affordability, stress and urban living.

Following the search, 372 results across various databases were found, with 48 duplicate records removed; thus, 324 unique publications were qualified for preliminary screening. Moreover, abstracts and titles were assessed to remove non-relevant studies, such as policy reports and non-peer-reviewed studies, leaving a total of 93 studies. The purpose of this

approach is to ensure transparency in documentation. Furthermore, the study conducted an in-depth review of the full texts that conform to the selection and inclusion criteria. Excluded from the selection were studies focusing solely on mortgage finance, homeownership, housing development and housing technologies, but without emphasis on shared tenancy, the rent burden and affordability. Following this thorough review, 42 articles met all criteria and were used for the analysis. Finally, the co-authors double-checked every decision in the selection process, with all discrepancies resolved accordingly.

3.2 Data Extraction and Analysis

Data were extracted using Microsoft Excel. The metadata comprised details on theme, author, year of publication, method, findings and location. Specific attention was paid to indicators such as overcrowding, the rent burden, informal subletting and the rent-to-income ratio. Furthermore, the extraction accounted for data on the social consequences of overcrowding.

A combined inductive-deductive thematic analysis approach was adopted to synthesise the themes. This approach began inductively; themes were allowed to emerge organically from the data through repeated close reading and open coding of extracted findings. They were subsequently refined deductively by assessing the emergent themes against the theoretical lens of the Right to the City (Lefebvre, 1968), to examine how findings relate to spatial justice, urban exclusion and tenants' rights. This approach is consistent with established systematic review practice in housing and urban studies (Holme, 2022) and allows for both grounded empirical description and theoretically informed interpretation. The extracted themes were read multiple times and coded manually to identify the recurring themes. These approaches resulted in three key themes: overcrowding and social consequences; housing affordability and hidden rent burden, informal subletting; and informal tenancies. Furthermore, the study analysed the descriptive statistics of the 42 articles based on country, scope, method and number of articles across Africa.

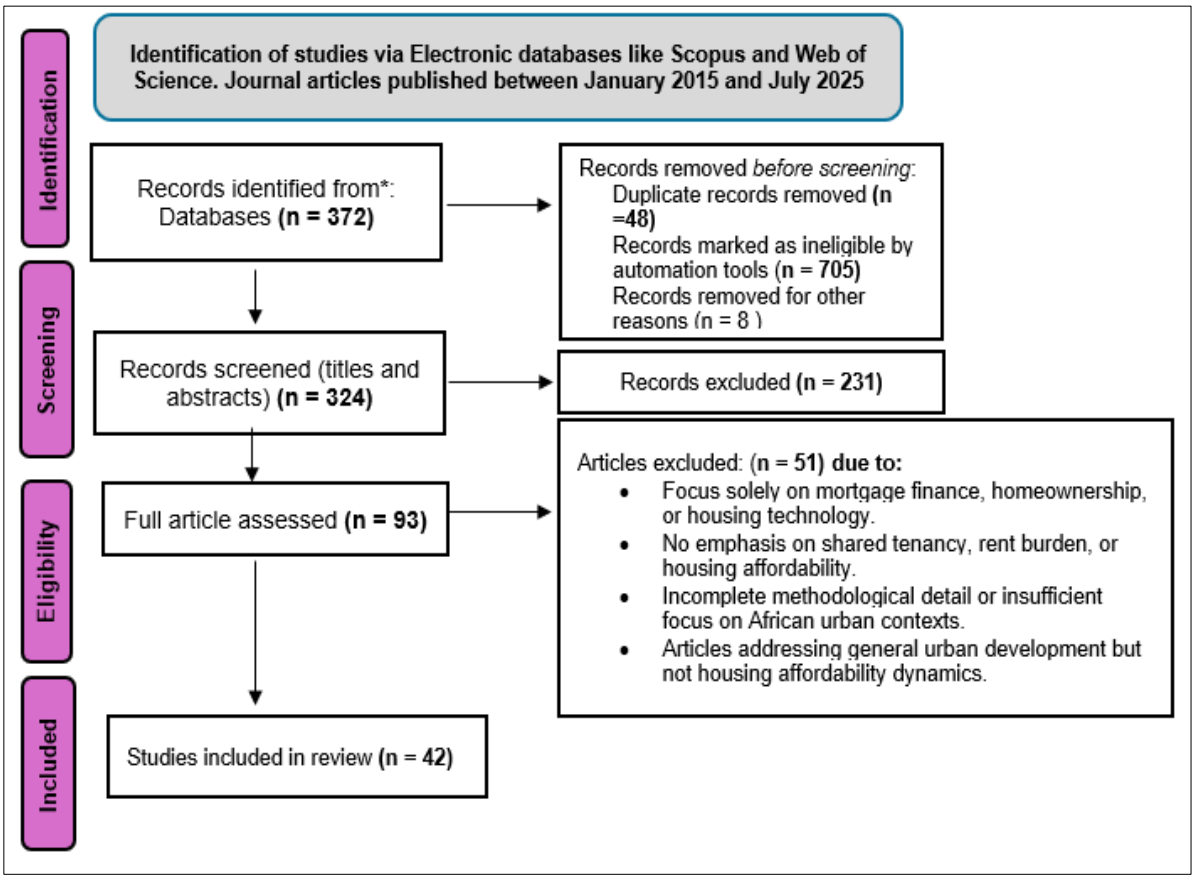


Figure 1: Prisma Flowchart of the Synthetic Review
Source: Authors' Construct (2025) adapted from Page MJ et al. (2021)

4. Research Findings

4.1 Descriptive Findings

The study selected 42 peer-reviewed articles based on the criteria in subsection 3.2. Figure 1 shows that most of these studies span the continent, coming from countries such as South Africa, Ethiopia, Kenya, DR Congo, Cameroon, Ghana, and Nigeria, which fall within Southern Africa, East Africa, Central Africa and West Africa. Methodological approaches show that Nigeria applied more qualitative approaches than the others, such as quantitative methods, between Nigeria and Cameroon. Mixed research methods were largely used among most of these studies, except for studies in Uganda, Tanzania, DR Congo, Malawi, and Mozambique. All these studies addressed the critical themes of the study, with most of the works focusing on multihousehold occupancy but discussing them under broader themes of affordable housing, urban poverty, informal settlements and rental housing challenges. These findings show the interlinked nature of housing affordability in African cities and establish a strong gap in shared housing arrangements as a diverse option for housing needs among urban dwellers.

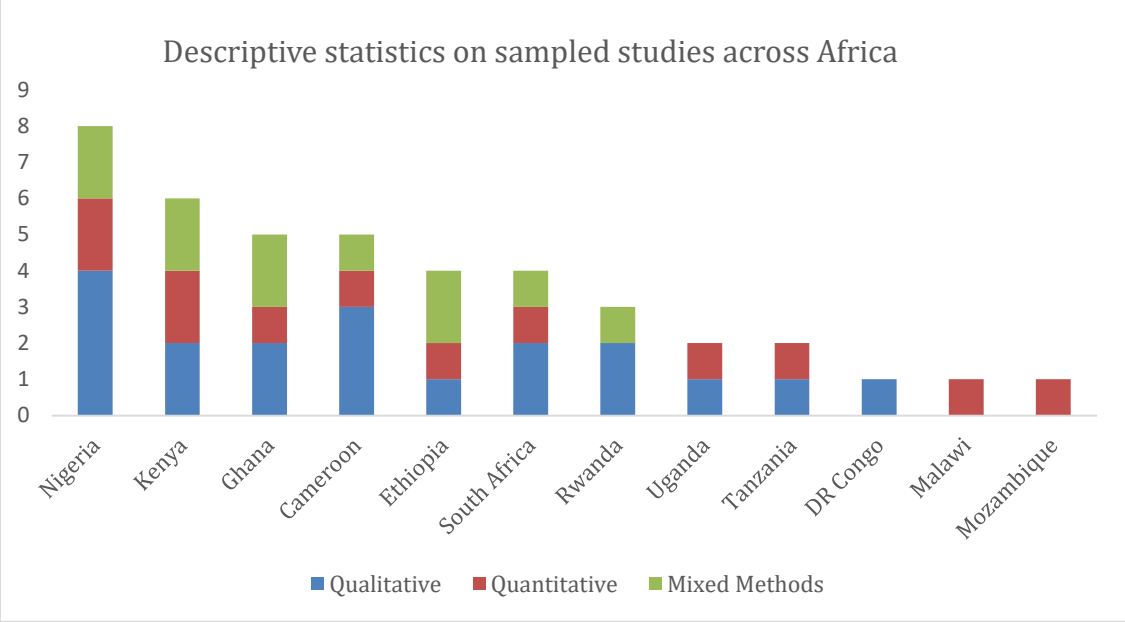


Figure 2: Data Sampling
Source: Authors' Construct, 2025

4.2 The Hidden Rent Burden and Housing Affordability in Africa

Figure 2 describes the housing affordability and hidden rent burden in Africa. The analysis reported housing affordability as a critical concern in 27 studies across Africa. These were thematised into hidden rent burden, multi-family coping strategy and affordability gap. Specifically, Nigeria contributed the highest number of studies related to the hidden rent burden, with Uganda, DR Congo and Tanzania having the least. The concentration of studies in Nigeria is analytically significant beyond mere volume: It reflects both a more developed research infrastructure on housing informality in Nigeria and the acute severity of the hidden rent burden in its rapidly urbanising cities, such as Lagos, Abuja and Port Harcourt. However, it should be noted that the relative scarcity of studies from Uganda, DR Congo and Tanzania does not imply the absence of a hidden rent burden in these contexts; it may, in fact, indicate a critical knowledge gap that future research must address to avoid geographically skewed conclusions. Cameroon, Rwanda and Nigeria reported high findings related to multi-family coping strategies, with limited emphasis in South Africa, DR Congo and Uganda. The reported rent burden of 35% to 60% of household income across African cities significantly exceeds the widely used 30% affordability threshold. However, it is important to interrogate the appropriateness of this benchmark in African contexts critically. The 30% standard was developed based on income and housing market conditions in the Global North and does not account for the structure of informal

incomes, seasonal income variability or the absence of housing subsidies that characterise most African urban households. For low-income renters in cities like Lagos or Nairobi, even spending 25% of income on rent may be severely burdensome, given competing expenditures on food, health, transport and education. Future studies should develop context-sensitive affordability benchmarks that reflect African income structures and lived housing realities.

Regarding the Affordability gap, Ethiopia, South Africa and Nigeria reported more findings compared to Cameroon, DR Congo, Tanzania and Uganda, which observed limited findings. The review showed that Africa cities demonstrate high disparities between rental cost and household income, which are often caused by extended family systems and a culture of cohabiting in single housing. For instance, in the Ghanaian context, Acheampong and Anokye (2015) reported that formal housing finance schemes remain inaccessible to most low-income tenants. This makes them rely on informal rental arrangements in informal housing markets in Ghana. Ugochukwu and Chioma (2015) equally demonstrated that rising land value and stagnant incomes have resulted in most families living in shared buildings, leading to chronic overcrowding across urban Nigeria. Tripple (2015) and Massyn et al. (20215) found that most households in Africa allocated about 35% to 60% of their incomes to rent, which exceeds the acceptable international threshold of 30%. This level of rent burden results in informal residency.

A recent study on housing affordability and the rent burden in Africa found that housing policy strategies across the continent do not often recognise multi-family households but rather ownership-driven models (see Bhanye et al., 2024). The reviewed literature also revealed how affordability pressures vary spatially. In cities like Accra, Lagos, Addis Ababa and Nairobi, rental values are unaffordable, forcing tenants to the city peripheries, where services are largely limited. These findings show that housing affordability in Africa was not an economic issue but an infrastructural and spatial one. Based on the review, the repeated recommendation in recent studies (Sunikka-Blank et al., 2024; Aregawi & Genovese, 2025) has been that rental affordability standards must reflect the informal rental housing market and shared living arrangements to support subsidy design and policy formulation on housing affordability across Africa.

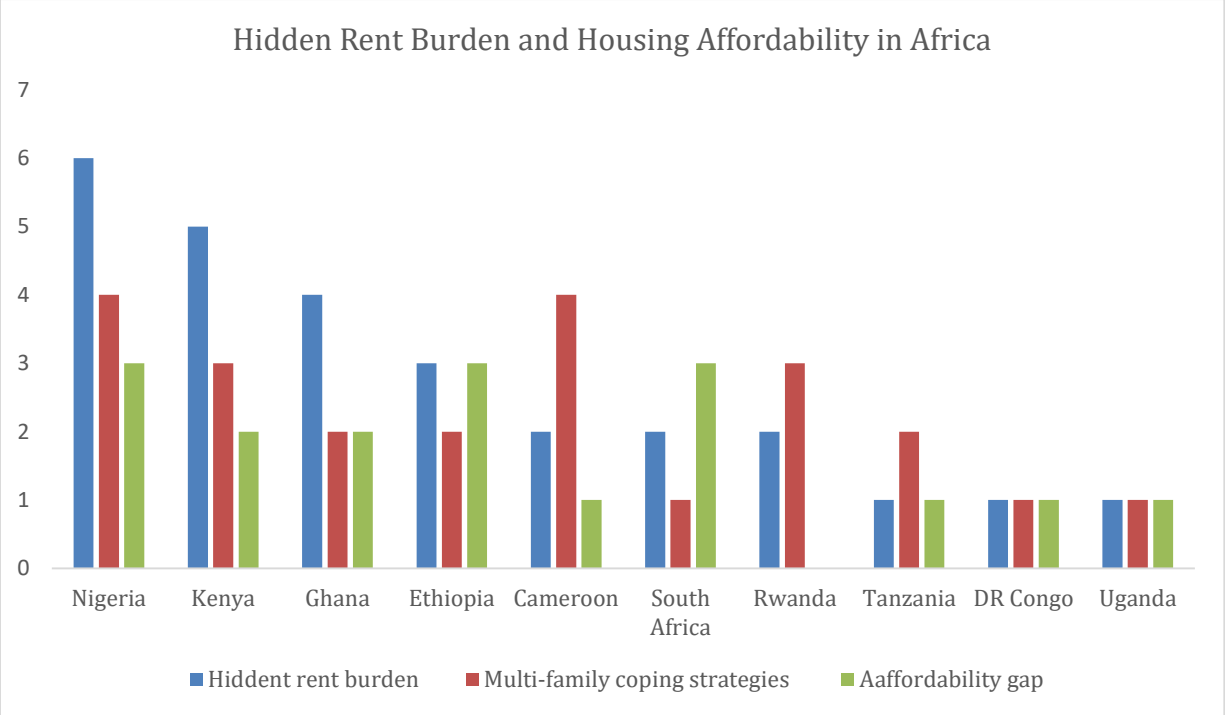


Figure 3: Hidden rent burden in affordable housing in Africa
Source: Authors' Construct, 2025

4.3 Invisible Tenancy and Informal Subletting in African Urban Cities

Out of 42 studies, 25 reported findings on invisible tenancy and informal subletting in African cities. Figure 3 depicts the invisible tenancy and informal housing subletting across Africa urban cities. The analysis was categorised under the three sub-themes of invisible tenancy, informal housing subletting and shadow housing markets in Africa urban cities. The analysis shows that most of the issues on informal subletting were predominant in Ghana, Cameroon and Kenya, with limited focus in Malawi, DR Congo, South Africa and Tanzania. Similarly, South Africa and Nigeria reported high findings related to invisible tenancy. Surprisingly, Malawi, DR Congo and Tanzania did not record any findings related to invisible tenancy.

Furthermore, Rwanda and Uganda reported high findings related to shadow housing markets. Nevertheless, Ghana, DR Congo, Kenya and Cameroon equally shared similar findings, with no findings in Malawi. For instance, in Cameroon, tenants rent out empty apartments and partition sub-tenants' rooms in overcrowded slums, thereby creating unregulated and complex occupancy levels in urban Cameroon (Wanie, 2019). Even though these arrangements are critical to survival, they exist outside the legal framework in Cameroon. The condition of room selling in student housing in Cameroon is equally prevalent in Ghana. According to Wanie et al. (2019), unfair behaviours through lack of contracts and verbal agreements are common subletting challenges across Ghana and Cameroon. Similar evidence in Kenya shows that hidden rental arrangements in Kenya allow for flexibility in home acquisition but concurrently increase vulnerability and sudden increases in evictions and rental prices (Nzau & Trillo, 2020). Studies in Ethiopia and Nigeria have confirmed informal tenancies left outside census calculations, which have implications for urban and public infrastructure planning in these countries. This implies that these tenants are left out of policy benefits such as affordable housing and housing rent reliefs (Aregawi & Genovese, 2025; Ugochukwu & Chioma, 2015). Within these areas, the shadow housing economy, which is sometimes classified as the informal subletting market, works in parallel with the formal housing market and receives limited support (Raoul, 2019; Fandjio Yonzou et al., 2024). These findings imply that national housing affordability strategies have rarely addressed this challenge, resulting in institutional blind spots that propagate vulnerability among urban dwellers in African urban cities.

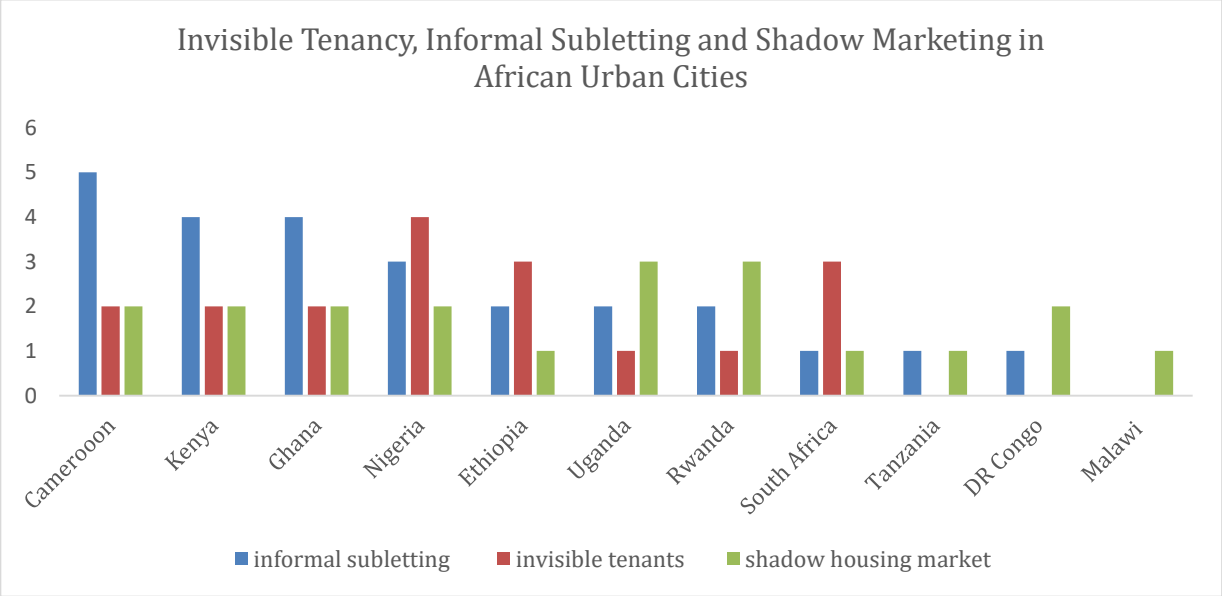


Figure 4: invisible tenancy and informal subletting in African cities
Source: Authors' Construct, 2025

4.4 Overcrowding and Social Consequences of Housing Affordability in African Cities

Figure 4 describes the overcrowding and social consequences of housing affordability across African cities. Based on 34 paper reviews that specifically focused on the theme, the review shows that most of the findings were largely found in Nigeria, Cameroon, South Africa and Kenya. Furthermore, most of the studies were conducted in Ethiopia, Tanzania, Ghana and Uganda. However, few studies were reported in Mozambique, DR Congo and Malawi. These findings show the widespread distribution of the nature of overcrowding and its social consequences across Africa urban cities. Based on the reviews, the study found that gender consequences, social and health problems are different elements outside the physical condition of housing in Urban Africa. In Kenya and Cameroon, it was common to find three or more families with 8-12 people living in rooms for 2- 4 tenants (Chiatii & Aloysius, 2021). Such housing conditions frequently come with challenges of tenant privacy, sanitation and inadequate ventilation. In effect, social impacts were exhibited across the studies. Furthermore, in Ghana and Rwanda, emotional stress, conflict among cohabiting families, and stressed interactive relationships affect tenants living in overcrowded urban cities (Acheampong & Anokye, 2015; Irakoze et al., 2023).

Health consequences were equally reported in 21 studies, which were largely found in South Africa, Cameroon and Nigeria. The studies showed that shared facilities resulted in skin diseases, cholera, malaria and respiratory illness (Wanie, 2019; Raoul, 2019). Moreover, gendered impacts were common among 17 studies. For instance, in Uganda, Rwanda and Ethiopia, studies found that poor sanitation and lack of private exposed many women to gender violence and health risks (Bhanye et al., 2024; Aregawi & Genovese, 2025). Thus, these studies confirm that overcrowding has hardly been addressed in housing policies across Africa.

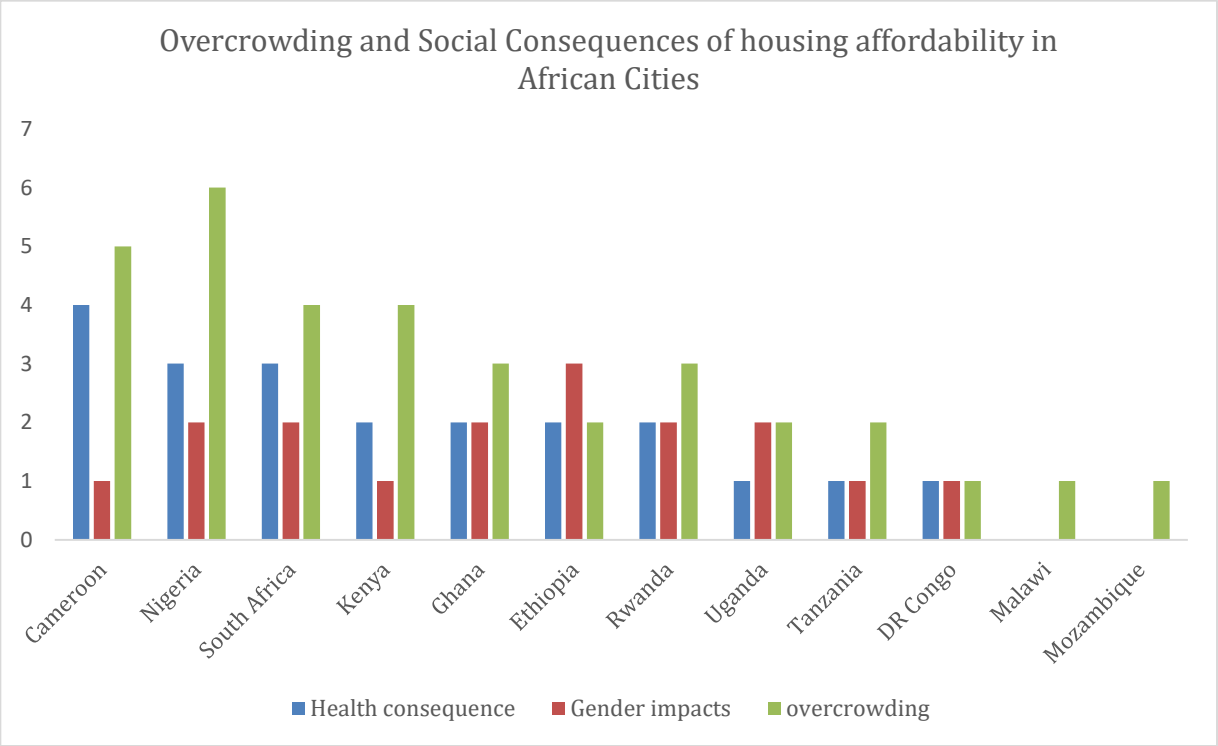


Figure 5: Overcrowding and social consequences of affordable housing in African Cities
Source: Authors' Construct, 2025

5.0 Discussions

The study systematically reviews the hidden rent burden and housing affordability in African cities. The findings reveal a complex and interlinked set of conditions driving the hidden rent burden across the continent. To be sure, the persistence of the hidden rent burden in African cities is not incidental but structural, shaped by the interaction of at least three systemic forces. First, dysfunctional land markets characterised by insecure tenure, speculative land values and limited affordable serviced land push low-income households towards informal and unregulated rental arrangements. Second, weak governance frameworks — including the absence of formal rental market regulations, inadequate housing policy attention to tenants and poor enforcement of existing housing standards — create institutional blind spots that enable landlord exploitation and invisible tenancy. Third, constrained housing finance systems that exclude informal-income earners from mortgage and rental subsidy programmes leave low-income households with no viable formal housing option, forcing multi-family cohabitation and subletting as coping strategies. These three structural forces interact and reinforce each other, producing the hidden rent burden conditions documented across the 42 studies reviewed. This aligns with the Right to the City framework, which holds that access to urban spaces is not equitably distributed and that structural forces, not individual choices, determine housing outcomes for the urban poor (Lefebvre, 1968). The variation across countries — with Nigeria generating the most research, and Uganda, DR Congo and Tanzania the least — reflects both differences in research capacity and the varying intensity of urban housing pressures across the continent, rather than implying that the hidden rent burden is absent in the less-studied contexts.

In comparison with the United States context, rental unaffordability does not capture residual incomes and household coping strategies, which are largely similarly neglected in the Nigerian context (Airgood-Obrycki et al., 2023). Furthermore, studies in Kenya also established critical gaps in rental affordability. Within this context, Kenya shows relatively more scholarly and policy engagements with informal housing solutions, specifically in Nairobi and Mombasa (Nzau & Trillo, 2020). The study found that housing policies are silent on housing insecurity, giving rise to informal rental dynamics. Despite the contributions related to rent affordability, there are challenges of shared rental spaces that influence it. Still, the literature reflects inadequate formal recognition of shared rental spaces, resulting in extensive exclusion of informal renters from public subsidies. Issues of affordability were central to them in Ghana, with limited focus on renters but some focus on home financing, a finding which aligns with studies in Kenya and Nigeria. Despite several studies reporting on hidden tenancy and informality, the national housing policy is largely focused on homeownership rather than rental housing in informal housing markets. These have implications for women living especially in low-income households in overcrowded and multi-family homes, thus aligning with Bhanye et al. (2024). It is important, however, to resist framing informal rental markets purely as policy failures or as symptoms of dysfunction.

Evidence from across the reviewed studies suggests that informal subletting and multihousehold arrangements also function as adaptive resilience mechanisms through which low-income urban residents meet the housing needs that the formal market and state institutions have systematically failed to provide. In Cameroon, for instance, informal room partitioning enables tenants who would otherwise be homeless to secure shelter, even if under precarious conditions (Wanie, 2019). Similarly, shared tenancy arrangements in Ghana and Kenya provide flexible, low-barrier access to urban housing for migrants, students and low-wage workers (Acheampong & Anokye, 2015; Nzau & Trillo, 2020). Recognising this dual character — informal markets as both sites of exploitation and spaces of resilience — is essential for designing policy responses that formalise and protect these arrangements rather than simply suppressing or ignoring them. With respect to informal subletting, studies in Cameroon provide the clearest example.

Following studies in Buea, Cameroon, tenants lack formal documentation and protection, which reflects deeper urban exclusion (Wanie et al., 2017) and aligns with similar patterns in Bangladesh (Lata, 2021), where tenants are denied rights of housing through informal eviction. Following this,

it can be deduced that these challenges in Cameroon are not inadvertent but rather lapses in institutional design, a conclusion that aligns with Lefebvre's (1968) fear of exclusionary urban management in cities across the world. While a few studies exist on affordability and its health impacts, a huge gap remains between progressive housing policies and the realities of housing affordability in South Africa. For instance, the identification of gaps in the construction of low-income rental housing failed to meet the needs of the poor, especially in the KwaZulu-Natal Province. The associated impact aligned with Keene and Blankenship (2023), as well as Chen and McFarlane (2025), who observed these as housing insecurity and a public health concern.

A similar trend was observed in Rwanda, Ethiopia and Uganda, where subletting and shared tenancies were rising due to urbanisation and lack of infrastructure. Aregawi and Genovese (2025) found that the ripple effects of limited privacy, overcrowding in multifacility homes and lack of access to adequate housing were common phenomena in Ethiopia and Rwanda. This does not align with Lefebvre's (1968) argument on inclusive citizenship through the Right to shape lived experience. Following the discussions, while housing affordability crises vary across African cities, the rising exclusion of informal renters from housing policy continues to lead to multiple-family homes in overcrowded settlements. Surely, this weakens the Right to the city and the achievements of Agenda 2063 in Africa.

6.0 Theoretical and Practical Implications

6.1 Theoretical Implications

This study makes several contributions to urban theory, particularly to the application and extension of Lefebvre's Right to the City framework within the African context. First, the study advances the theoretical conceptualisation of the "right to housing" by demonstrating that this Right is not only denied through physical displacement or homelessness but also through what may be termed "invisible exclusion — a condition in which households are physically present in the city yet remain legally unrecognised, institutionally unsupported and spatially marginalised within it. Informal renters who sublet, cohabit or occupy undocumented spaces are urban residents in every material sense. Yet, they occupy no place in formal housing policy, urban planning or legal protection frameworks. This study theorises their condition as a distinctive and under-theorised form of urban exclusion that warrants dedicated conceptual attention beyond existing frameworks of homelessness or slum upgrading.

Second, the study extends Harvey's (2008) theorisation of the Right to the city by situating it within the specificities of the African urban condition. While Harvey emphasised democratic control over urban processes and resistance to commodification, the African context adds a further dimension: The near-total absence of formal rental governance creates a de facto commodification of shelter that operates entirely outside democratic accountability. Informal landlords, in the absence of regulation, become the sole arbiters of rental terms, tenancy security and spatial allocation. This study argues that the Right to the City in Africa must therefore encompass not only the Right to participate in urban governance but also the Right to be recognised within it — a prerequisite that millions of informal renters do not yet meet.

Third, this study contributes to housing affordability theory by challenging the adequacy of the 30% rent-to-income benchmark as a universal measure of housing stress. The evidence presented here suggests that in African cities, where incomes are predominantly informal, irregular and insufficient to meet basic needs beyond housing, even lower rent-to-income ratios may represent severe deprivation. This calls for the development of a contextualised housing affordability framework for Africa — one that accounts for residual income after housing expenditure (a "shelter poverty" approach), the structure of informal incomes and the compounding costs of inadequate housing, including health, transport and social exclusion. Fourth, the study contributes to the growing literature on informality as a mode of urban governance (rather than its absence) by demonstrating that informal rental markets do not simply fill a gap left by formal housing systems but actively constitute the dominant housing logic for urban Africa. This reframing positions informality not as a transitional or deviant condition but as a structural feature of African urbanism that

theoretical frameworks and policy paradigms must engage with on its own terms.

6.2 Practical Implications

The findings of this study carry significant practical implications for housing policy, urban planning and governance across African cities. These are organised around five key areas of intervention. The first is recognising informal renters in national housing policy. The most immediate practical implication of this study is the urgent need for African governments to revise national housing policies to explicitly recognise informal renters as a distinct and significant housing constituency. Current policies across most African countries are oriented towards homeownership and developer-led housing supply, leaving most urban residents — who rent informally — without policy visibility or protection. Governments should develop dedicated rental housing strategies that include provisions for informal renters, establish minimum tenancy rights irrespective of formal documentation and extend housing subsidy eligibility to tenant households. This would represent a foundational shift from an ownership-centric to a tenure-neutral housing policy framework, consistent with the diversity of urban housing realities in Africa.

Second is reforming rental market governance. The evidence of pervasive landlord exploitation, arbitrary rent increases and absence of legal recourse for informal tenants indicates a critical need for rental market regulation across African cities. Practical steps include establishing or strengthening rent tribunals or dispute resolution mechanisms accessible to informal tenants; requiring basic written rental agreements even for informal arrangements; and training local government officials to monitor and respond to overcrowding and subletting violations. Importantly, such regulation should be designed to formalise and protect, rather than criminalise, existing informal arrangements. Punitive approaches that displace tenants without providing alternatives would compound rather than resolve the hidden rent burden.

Third is integrating invisible tenants into urban planning and data systems. A fundamental obstacle to addressing the hidden rent burden is its invisibility in official data. Census methodologies, urban household surveys and national housing databases in most African countries do not capture informal tenancy arrangements, subletting or multihousehold cohabitation in sufficient detail. Urban planners and statisticians should revise data collection instruments to enumerate informal rental arrangements, track rent-to-income ratios across income groups and map the spatial distribution of overcrowding. Incorporating informal renters into urban planning data systems is a prerequisite for evidence-based policy design and for ensuring that infrastructure investment, housing subsidies and social services reach the households that need them most.

Fourth is targeting gendered and health-related vulnerabilities. The disproportionate impact of overcrowding and informal tenancy on women — documented across Uganda, Rwanda, Ethiopia and South Africa — demands gender-responsive housing interventions. Practical measures include providing gender-segregated sanitation facilities in high-density informal settlements, establishing safe communal spaces in overcrowded neighbourhoods and prioritising women-headed households in housing assistance programmes. Public health authorities should similarly recognise overcrowded informal rental housing as a social determinant of health and subsequently integrate housing conditions into urban health surveillance and community health worker programmes. The intersection of overcrowding and communicable disease, mental health and gender-based violence, as identified in the reviewed literature, suggests that housing policy in Africa cannot be treated as separate from public health policy.

Finally, there is a need to align housing policy with Agenda 2063 and the SDGs. This study underscores the significant gap between the aspirational housing commitments of Africa's Agenda 2063 and SDG 11 and the lived realities of informal renters. Achieving the vision of "adequate, safe, and affordable housing" for all Africans by 2063 requires a fundamental reorientation of housing policy from supply-side, ownership-driven models towards demand-side, tenure-inclusive approaches that protect and support the continent's predominantly tenant urban population. Development partners, multilateral institutions and African Union member

states should collaborate to develop continental standards for informal rental market governance and to provide technical and financial support for countries seeking to build inclusive urban housing systems. Embedding informal rental housing recognition within Voluntary National Reviews of SDG progress and AU Agenda 2063 monitoring frameworks would also strengthen accountability for this largely invisible population.

7. Conclusion

Through a systematic review, this study assessed the hidden rent burden and the housing affordability crisis in African cities. Based on an analysis of 42 empirical studies among 14 African countries between 2015 and 2025, the study found a lack of legal recognition of informal renters in national housing policies, informal subletting, overcrowding and challenges of rental cost among low-income renters in Africa. Further, the study established that the housing affordability crisis in Africa is not a housing deficit but rather a case of policy neglect of urban renters. Moreover, the study observed that urban renters spend between 35% to 60% of their monthly income on housing, which exceeds the global standard on housing affordability. Similarly, cohabitation and subletting among informal rental markets are common across African countries, with arrangements often being outside the coverage of the law. Based on this reflection, housing policies in Africa need to begin to embrace rental housing as a central contribution to housing supply and urban development across cities.

Furthermore, governments must enforce and equip rent regulation agencies to control and protect both landlords and tenants. This would help to resolve issues of informal subletting arrangements across African cities. Moreover, informal housing systems must be integrated into urban planning, management and governance processes to reflect the lived experiences of low-income renters across urban cities in Africa. Also, inclusive planning that prioritises vulnerable groups, e.g., women, is required to address the health-related challenges that often occur due to overcrowding in multi-family informal households in African cities. It is equally necessary for the government to formalise the economy through innovative land demonstrative systems and urban planning to support incremental housing and community-led initiatives. This will provide an opportunity to increase the housing stock in urban cities. Finally, towards reducing construction costs in Africa, governments should collaborate with community stakeholders and private developers through intensive dialogue and support to adopt the use of locally made building materials.

However, this study has several limitations that must be highlighted. First, the reliance on Scopus and Web of Science may introduce a systematic bias, as these databases disproportionately index journals from the Global North and may under-represent African-published research, grey literature and community-based studies that contain crucial empirical insights on the hidden rent burden at the local level. Second, the restriction to English-language publications excludes relevant scholarship published in French, Portuguese and other languages — a significant limitation given that many Francophone and Lusophone African countries (including Cameroon, the DRC, Mozambique and Rwanda) are central to this study's geographical scope. Third, as a systematic review, the study is constrained by the quality and framing of the primary studies reviewed. Where primary studies lack critical engagement with affordability benchmarks or causal mechanisms, this review inherits such limitations. Fourth, the limited number of quantitative studies in the reviewed corpus constrains the scope for cross-country comparisons of rent burden magnitudes and income ratios. Future studies should broaden searches to include African journal databases such as Africa Journals Online (AJOL), institutional repositories and grey literature sources. They should consider multilingual searches to produce a more geographically and methodologically inclusive evidence base on the hidden rent burden in African cities.

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