




Policy Agenda Advocacy for the Young-Adult Homeownership in Nigeria

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ABSTRACT

Housing affordability in developing cities with an increasing population is a huge challenge and may lead to homelessness if not checked. Studies showed that homeownership at a young age has been demonstrated as a fruitful approach to mitigate homelessness in cities but how far concerning Nigeria's homeownership for the young-adult professionals is yet to be given the necessary in-depth research. Therefore, this paper investigated the fate of young-adult professionals' homeownership (YPH) and proffers feasible policy solutions to improve young-adult homeownership. This will mitigate homelessness in society. Six cities in Nigeria were employed as the case study to accomplish the paper's aim through a qualitative research design because this is probably the first study to explore this approach. Findings show the inadequacy of government's previous housing policies to provide affordable and sustainable houses for young-adult professionals. Thus, this paper proffers feasible policies to promote young-adult homeownership and form part of the paper's contribution to the body of knowledge. Also, recommendations proffered will be relevant to policymakers in other developing cities across the world with similar YPH crises. Thus, one of the outcomes will be to mitigate future homelessness in developing cities among young-adult professionals.

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Introduction

Affordable housing is one of the major socio-economic variables that appraises the well-being of persons and defines sustainable living. This is because housing is an important welfare component and embedded in the society (Hansson & Lundgren, 2019; Ruonavaara, 2018) and significant to humanity (Ebekozién, Abdul-Aziz, & Jaafar, 2019a; Herbert, 2018). Studies show that notwithstanding the significance of homes to humankind, about 1 billion of the world's population lives in tattered homes and possibly will hit 2 billion by 2030 if no urgent measures are put in place by the appropriate stakeholders (Ebekozién, Abdul-Aziz, & Jaafar, 2019b; Habitat for Humanity, 2018). The United Nations (2018) claimed that about 40% of the world population will need

habitable homes by the year 2030. This is one of the reasons the World Bank since 1972 has had an impact on the practice and theory of low-income housing in developing nations via financial power to steer plans towards affordability, replicability, and cost recovery (Pugh, 1991). The author affirmed that about 55% of the global population lives in city locations and possibly will hit 68% by 2050. Whilst Africa and Asia may have about 90% of the estimated increase. The developing cities across the globe are the worst hit with over 850 million deficiency and projection of over one billion by 2020 of informal homes (Schneider, 2018). The concern of many is the increasingly young-adult population declining in homeownership (Fiori, Graham, & Feng, 2020; Forrest & Yip, 2012). Young-adult professional for this paper means a professional within the age bracket of 21–40 years old and in line with Allen (2013) who used the same age bracket in investigating the behaviours among African American young professionals regarding instrument validation to examine health data.

In this paper, building technology, building surveying, engineering, architecture, quantity surveying, town planning, surveying, estate management, construction management, among others within the built environment will be the young-adult professionals' profession. In major Nigerian cities, the housing deficit is of great concern to many, especially with young people surge in rural-urban migration for greener pastures. The Bureau of Public Service Reform claimed that Nigeria's housing deficit is above 17 million units and not less than 108 million people are deprived of shelters (Ebekozi, 2020b). Ebekozi et al. (2019b) found that federal and state governments attempt to provide houses for the low-income squatters in the cities but failed because the few houses developed were unaffordable to the low-income groups. Existing evidence shows that some of the cities, including Lagos and Abuja, have failed in their potentials for sustainable livability (Falade, 2010; Obia, 2016).

At present, the Nigerian housing policy may not have provisions for urban young-adult professional homeownership (YPH) drive. Whereas improved homeownership at a young age has been rated successful platform to mitigate homelessness in old age in cities by many scholars, such as Fiori et al. (2020), Ebekozi (2019), McKee (2012), and McDonald and Baxter (2005), but how far concerning affordable homeownership for the young professionals is yet to receive in-depth research in Nigeria. To sustain home renting in old age with irregular income, illnesses, among others may trigger homelessness. A few research (for example, Adegun & Olusoga, 2019; Fakere & Ayoola, 2018) conducted in this direction focused on “self-help” (individual) approach and used by all groups. Self-help housing is a mechanism that allowed those that are not wealthy in society attempt to proffer solution to their housing needs in phases directly from land purchase to housing project completion. Young-adult who engaged in this mechanism may have encountered a problem because of their irregular income. This and other issues associated with self-help can be checked via policy to support the concept. Olugbenga and Misnan (2020) identified factors that influence affordable houses in Nigerian cities; whilst Ebekozi (2020a) focused on how to improve Nigerian senior citizens homeownership but this paper focuses on the advocacy for young-adult homeownership in Nigeria via feasible policies. The paper attempts to appraise the state of YPH, investigates the encumbrances being faced, and proffers suggestions via a qualitatively emotional perception of selected young-adult professionals, policymakers, and selected consultants across the six Nigerian cities. Young-adult professionals may have encountered some

challenges in becoming homeowners globally (Fiori et al., 2020), which this study will disentangle in Nigeria's context and proffer feasible solutions. This is one of the study's justifications and will be achieved through the stated objectives below:

- (i) To appraise the scenario of homeownership for young-adult professionals in Nigeria.
- (ii) To investigate the challenges faced by young-adult professionals in becoming homeowners in Nigerian cities.
- (iii) To suggest feasible policy solutions that can improve young-adult professionals homeownership.

Housing affordability, homeownership, and homelessness

This section reviewed affordable housing and homeless literature as it relates to YPH from the world view and then narrowed to Nigerian cities. When it comes to housing affordability among young people, there is always a debate. Several scholars work regarding housing affordability concentrate on housing cost and its link to the household source of income as the key indicators of affordability (Hamidi, Ewing, & Renne, 2016; U.S. Department of Housing & Urban Development, 2006). Andrews (1998) defined "affordable housing" as the cost, less than 30% of the household monthly income. This is in line with the U.S. Department of Housing and Urban Development's indicator of housing affordability, that is, total housing costs not above 30% of gross annual income are reasonable and affordable (Belsky, Goodman, & Drew, 2005) and adopted for this paper. Ebekozi (2020b) found that affordable housing provision in developing countries does experience unstable housing supplies and suggested sustainable affordable housing design via policies for the urban low-income group in developing nations.

Globally, housing affordability is an area of interest to developed and developing countries (Damoah, Ayakwah, Aryee, & Twum, 2020; Preece, Hickman, & Pattison, 2020; Tsenkova & French, 2011). This is possibly one of the reasons past studies focused on the unaffordability of homeownership for different groups (Aramburu, 2015) and related affordability issues (Dewilde, 2018). Only very few scholars research on YPH apart from Abidoje, Puspitasari, Sunindijo, and Adabre (2020) that appraised young adults homeownership in Indonesia, Uyttebrouck, Bueren, and Teller (2020) that examined the current trend in shared housing facilities between students and young professionals in Amsterdam, Edoh (2019) that investigated the experiences of young adults homeless in transitional homes in the United States of America, and others highlighted in (Table 1), but none in Nigeria. This group (young adult professionals) covers about 65.9% of the world population (7.8 billion) in 2020 (Population Reference Bureau, 2020), and yet to receive in-depth research across continents regarding homeownership even after being found that young adult homeownership can mitigate homelessness at old age by some studies, such as Fiori et al. (2020) and Ebekozi (2019). This is possibly the reason for the literature gap, "YPH," across the reviewed studies, and will be addressed as part of the implications of the paper.

The recent trend has created names such as "generation rent" (Hoolachan, McKee, Moore, & Soaita, 2017), "boomerang kids" (Kaplan, 2009), and "yo-yo transitions" (Forrest & Yip, 2012). If this trend is not given the necessary attention, homelessness



Table 1. Young-adult professionals homeownership drivers – global findings.

| Variables | McDonald and Baxter (2005) | McKee (2012) | Ost (2012) | Colic-Peisker & Johnson (2012) | Hirayama (2013) | Xu, Johnson, Bartholomae, O'Neill, and Gutter (2015) | Filandri and Bertolini (2016) | Castro Campos, Yiu, Shen, Liao, and Maing (2016) | Sohaimil, Abdullah, and Shuid (2017) | Fuster et al. (2019) | Fiori et al. (2020) | Abidoye et al. (2020) | No of Variable Frequency |
|------------------------------|----------------------------|--------------|------------|--------------------------------|-----------------|------------------------------------------------------|-------------------------------|--------------------------------------------------|--------------------------------------|----------------------|---------------------|-----------------------|--------------------------|
| Internal Variable | | | | | | | | | | | | | |
| <i>Personal</i> | | | | | | | | | | | | | |
| Employment status | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | | 10 |
| Education level | ✓ | | ✓ | ✓ | | ✓ | | ✓ | ✓ | | ✓ | | 7 |
| Source of income | | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | 8 |
| Marital stability (married) | ✓ | | ✓ | ✓ | ✓ | ✓ | | | | ✓ | ✓ | ✓ | 8 |
| Parenthood | ✓ | | | ✓ | ✓ | ✓ | | | | ✓ | ✓ | ✓ | 7 |
| Student | | ✓ | | | | | | | ✓ | | | | 2 |
| financial status | | | | | | | | | | | | | |
| Condition of health | | | | | | | | ✓ | | | | | 1 |
| <i>Family</i> | | | | | | | | | | | | | |
| Parents' home ownership | | | ✓ | | | | | | | | ✓ | | 2 |
| Family support (finance) | | | ✓ | ✓ | | | | | | | ✓ | | 6 |
| Family social status | | | ✓ | ✓ | ✓ | | ✓ | ✓ | | | ✓ | | 6 |
| External Variable | | | | | | | | | | | | | |
| Affordable housing provision | | ✓ | ✓ | | | | | ✓ | | ✓ | | ✓ | 5 |
| Housing | ✓ | ✓ | ✓ | ✓ | 7 | affordability | ✓ | | ✓ | ✓ | ✓ | ✓ | |

(Continued)

Table 1. (Continued).

| Variables | McDonald and Baxter (2005) | McKee (2012) | Ost (2012) | Colic- Peisker & Johnson (2012) | Hirayama (2013) | Xu, Johnson, Bartholomae, O'Neill, and Gutter (2015) | Filandri and Bertolini (2016) | Castro Campos, Yiu, Shen, Liao, and Maing (2016) | Sohaimil, Abdullah, and Shuid (2017) | Fuster et al. (2019) | Fiori et al. (2020) | Abidoye et al. (2020) | No of Variable Frequency |
|--------------------------------|----------------------------|--------------|------------|---------------------------------|-----------------|------------------------------------------------------|-------------------------------|--------------------------------------------------|--------------------------------------|----------------------|---------------------|-----------------------|--------------------------|
| Housing policy & regulation | ✓ | | | | ✓ | | ✓ | ✓ | | | | | 4 |
| Housing loans | | | | | | | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| Labour market | ✓ | | | ✓ | 7 | | | ✓ | | | | | 5 |
| Financial & economic condition | | | | ✓ | ✓ | accessibility | ✓ | ✓ | | | | | 4 |
| Welfare of the nation | ✓ | | | | | | ✓ | | | | | | 2 |

Source: Modified from various authors.

at old age may be boosted for these young adults when they become aged. This is a strong debate in the context of housing provision. McKee (2012) emphasised that public policies that enhance homeownership generated a source of inter-generational conflict amid “housing poor”, “young adult people”, and their “housing wealthy” elders and suggested that broader demographic social, and economic shifts should be considered in housing policy and connected regarding welfare. Table 1 presents a summary of several variables that influence homeownership among young adults across the globe. They are categorised into external and internal variables. The internal variables can be further divided into personal and family. Table 1 shows that the internal factors, such as employment status, education level, source of income, matrimonial, and family background play an important part for YPH with these variables having 57 frequencies in the reviewed papers than the external variables, such as the lending institution and government policies regarding access to finance with 34 frequencies.

In Nigeria, there is a paucity of literature concerning YPH. The revised 2012 National Housing Policy is silent regarding YPH and probably strengthened the claim of literature paucity. This indicates a lacuna and may have contributed to the paucity, compared to some other countries national housing policies, such as Malaysia. The 11th Malaysia Plan creates homeownership programmes for young adults, which include 1 Malaysia Youth City Programme, My First Home Scheme, and Youth Housing Scheme (Ebekozién, 2019). The 1 Malaysia Youth City Programme allows for the construction of transit houses that are occupied by young Malaysians and allow them to make enough savings to buy their homes. Majority of the available literature focused on housing policy, delivery mechanism, and sustainability (examples, Aduwo, Edewor, & Ibem, 2016; Chokor, 2005; Ebekozién, 2020c; Fakere, 2020; Obia, 2016; Ogu & Ogbuozobe, 2001) whilst this paper focuses on YPH and adopted six Nigerian cities as the case study. The six cities cut across the north and south of the country. Ebekozién et al. (2019b) acknowledged that the Nigerian Government attempted to provide houses for the urban poor in the past but failed.

Justification of the present study

The paper’s justification is to theoretically investigate the fate of YPH and proffer feasible policy solutions to improve early ownership and mitigate homelessness at elderly age in Nigerian cities. Nigeria is the giant of Africa with a young adult population of over 55.9% and moving forward to mechanisation but recent studies, a case in point is Ebekozién (2020b) and Ebekozién et al. (2019b) found that the Nigerian housing provision across the cities needs a speedy sustainable delivery for the larger populace that are low-income and low-medium-income earners. A large portion of people that make up these groups are the young adult workers and presently missing in affordable and sustainable housing provision. More so, studies such as Fiori et al. (2020), Ebekozién (2019), and McKee (2012) showed that young-adult professionals’ affordable homeownership at young-adult age can mitigate homelessness at old age in cities but how far in the Nigerian cities’ context is yet to receive in-depth research. In Nigeria’s scenario, irregular pensions and collapse of healthcare facilities for the elderly may complicate the ability to sustain the home renting mechanism. The developed countries have the mechanism to mitigate some of these challenges that may trigger homelessness if homeownership is not

promoted at young-adult. This is one area under-researched in affordable housing provision in Nigerian cities with few studies concerning affordable housing policies and provision. This gap is part of the theoretical contribution of this study. Findings from previous studies (e.g. Adegun & Olusoga, 2019; Aduwo et al., 2016; Ebekozi, 2020b, 2020c; Ebekozi et al., 2019b; Fakere, 2020; Fakere, Arayela, & Folorunso, 2017; Fakere & Ayoola, 2018; Obia, 2016; Oluwaseyi, 2018), although not within the young professionals' affordable homeownership guided the selection of the present study. Therefore, it is vital to find feasible policy solutions that can improve YPH in Nigerian cities, and by extension, developing cities across the globe with the same attributes as Nigeria's YPH issues. The proposed feasible solutions from this paper will form part of the practical contributions. Thus, these policies can apply to other developing cities with similar cultural, social, and economic YPH issues as part of the contribution to city policies.

Research method

A phenomenology type of qualitative research was employed because this paper is believed to be exploratory via a virtual data gathering from the selected participants who have had the experience and knowledge of the subject matter (Creswell & Creswell, 2018; Ebekozi, Abdul-Aziz, & Jaafar, 2020). Also, this paper believes that the phenomenological approach can offer a better revealing technique to explore the root cause of the challenges faced by young-adult professionals in becoming homeowners and proffer feasible policy solutions that will improve homeownership of urban young-adults in Nigerian cities. This method is probably the first attempt to explore homeownership of young-adult professionals in Nigerian cities to the best of this paper via a virtual method and strengthened the paper's justification. In Nigeria, there are 24 cities with a built-up of above 500,000 people in urban areas. This is based on the population estimate as of 2019 (Demographia, 2020). The paper selected three cities from the north (Kano – 4,514,000, Abuja – 3,344,000, and Kaduna – 1,886,000) and three cities from the south (Lagos – 15,279,000, Onitsha – 6,269,000, and Benin City – 1,877,000) respectively for better coverage and representation. These cities are among the high-ranked fast-growing cities and used by Ebekozi et al. (2019b) that attempted to proffer policy solutions to accomplish zero squatters in Nigerian urban areas. Participants engaged consist of young-adult professionals, selected experts in government ministries/agencies/parastatals, and construction consultants across the six cities that indicated interest and were interviewed via the virtual method. The interview questions were reviewed by an independent qualitative expert before approval was granted. Regarding the questions for the participants, government housing ministries and managers of consultant firms participants were exempted from questions 2, 5, and 6, respectively.

Government documents, journals, and newsprints were the secondary sources employed to validate the gathered data in line with Ebekozi (2020b). Purposive and snowball sampling techniques were used to select qualified participants. This was conducted in sequence. First, the purposive identification of the general participants, followed by snowball sampling to attain saturation and saturation was achieved. Thematic analysis with the assistance of MAXQDA 2020 was employed to analyse the collated data as guided by prepared virtual interview questions as presented in

Table 2. Summary of participants' description.

| Participant/Rank | City/Code | | | | | | Total |
|-----------------------------------------------------------------------------|-----------------|-----------|-----------------|-----------------|-----------|-----------|-----------|
| | City A | City B | City C | City D | City E | City F | |
| 2019 estimated population of built-up urban city (Demographia, 2020) cities | 4,514,000 | 3,344,000 | 1,886,000 | 15,279,000 | 6,269,000 | 1,897,000 | Six |
| | Northern cities | | | Southern cities | | | |
| Work in public sector | P1 & P2 | P3 & P4 | P5 & P6 | P7 & P8 | P9 & P10 | P11 | 11 |
| Work in private sector | P12 & P13 | P14 & P15 | P16 | P17 & P18 | P19 & P20 | P21 & P22 | 11 |
| Self-employed | P23 | P24 | P25 | P26 | P27 & P28 | P29 | 7 |
| Government housing ministries | | | P30, P31, & P32 | | | | 3 |
| Managers of consultant firms | | | P33, P34, & P35 | | | | 3 |
| Total Number of Participants | | | | | | | 35 |

Appendix. Table 2 presents the participants interviewed and their respective cities, but the city of the government experts was not identified for confidentiality. The six cities were coded “A to F”. The interviewees were selected to represent the key young-adult professionals and other housing experts in the subject matter, and this enhanced the study's saturation. Thirty-five virtual interview sections were carried out between April and August 2020. The participants' detailed identity was hidden but the rank in the interviewees show that those interviewed were considered as undoubted interviewees and have authentic knowledge concerning YPH across Nigerian cities. For example, Participant 33 was a former World Bank consultant on housing and related matters whilst Participant 30 has over 22 years of work experience in one of the states covered housing ministry. The interviews were conducted via a virtual method because of the COVID-19 pandemic and took an average of one hour for each meeting. This paper utilised narrative, themeing, invivo, emotion, and attribute coding techniques (Corbin & Strauss, 2015). One hundred and twenty-five codes were obtained and re-arranged based on occurrence, reference, and frequency. Ten categories were derived from the 125 codes and finally, three themes emerged (YPH scenario, challenges impeding YPH, and feasible policy solutions). The three themes are the major results and details available in the next section.

Results and discussion

This section presents the results and discussion of the findings and root cause of hindrances faced by young-adult professionals in becoming homeowners in Nigerian cities. Also, the study attempts to proffer feasible policy recommendations that possibly will enhance homeownership for young professionals if implemented by the relevant stakeholders. Young-adult professionals' homeownership (YPH) in the urban area is one aspect of homeowners' category that has been under-researched in Nigeria. The word “YPH” was silent in Nigeria's literature context and will be addressed. The literature from this paper will contribute to the existing theoretical background. The relevance of YPH has not been unfolded to the front burner for robust debate and analysis. As earlier described, the young-adult professionals engaged were within the age bracket of 21–40 years old; in line with Allen (2013) except for the government officers and

construction consultants. And the participants have a source of income. These attributes enhance the virtual interview and valuable responses, which form the foundation of this paper's findings. Therefore, results and discussion will be examined under three themes as follows:

Theme one: young professionals homeownership scenario

Theme one gives a concise view of the scenario concerning the level of one aspect of homeownership (YPH) category in Nigerian cities, using six cities across Nigeria as an example. The responses across the board agree that the current state of homeownership by this category of professionals is on a low scale compared to others. Participant 17 says, “... YPH is an issue that is yet to receive adequate attention from the government and stakeholders. There seems to be no articulated agenda to help young professionals to become homeowners. Many young professionals use a large chunk of their earnings to pay rent ...” Findings agree with Ezennia and Hoskara (2019) and Ebekoziem et al. (2019b). Ezennia and Hoskara (2019) discovered that Abuja city low- and medium-income inhabitants are left with no option but to reside in shanty locations. Majority of the young professionals fall into the category of medium-income earners because Abuja is an expensive city and habitable houses are inaccessible and unaffordable. Ebekoziem et al. (2019b) found that both governments (federal and state) have a gap in their housing policies to accommodate the low-income group in major Nigerian cities such as Lagos, Kano, Port Harcourt, Abuja, and Onitsha. Many of the participants believe that the scenario will remain inadequate especially for developing countries such as Nigeria except there is a drastic housing policy tailored towards YPH because of the long-time positive welfare implication such as mitigating homelessness at old age. The consequences of homelessness on the people regarding security and welfare if not mitigated at the early stage will be hazardous. Therefore, a housing policy tailored towards YPH is a policy action on homelessness.

Ebekoziem (2020a) found some homelessness indicators, thus, calls on stakeholders to do the needful for Nigerian senior citizens concerning homeownership. This can be addressed via a housing policy tailored to enhance YPH in the future. “... what state of homeownership do you expect to see in a country that does not have a comprehensive housing policy provision for low, low-medium, and medium housing provision via a mortgage with government support for her people but the few available are manned with tribalism, nepotism, and corruption; making them unaffordable for this category of people ...” Participant 14 alleged. While Participants 6, 11, 13, 18, 26, & 29 claims that majority of young professionals homeowners in Nigerian cities secured the home via inheritance or wealthy parents' support. Participant 18 says, “... if not for inheritance as the first son of my late parents, what do you think is my take-home pay with the present economic hardship coupled with COVID-19 crisis that has escalated prices, to become a homeowner at age 38 years ...” Findings agree with Ost (2012) and it was discovered that parents homeownership inherited by the children has enhanced young adult houses. Many Africans including Nigerian youths see inherited property as a social safety net especially if located in an urban area. Viewpoints from Participant 4 says, “... the new trend is that affluent parents especially the ones in a top government position buy properties

in their children names and handover same once they start to work but there are allegations and countered claims that many of these properties are purchased with 'ill-gotten wealth'” Findings agree with Heath and Calvert (2013) and found that parents give loans and gifts towards housing costs as a pattern to assist their children in owning a home.

Theme two: factors impeding young professionals homeownership (YPH)

This sub-section provides a platform for the interviewees to focus on the root cause of the factors impeding YPH in Nigerian cities. One of the important opinions which emerged from this theme is the “absence of government YPH policy over the decades” is perceived as the major root cause of the challenges faced by young professionals in becoming homeowners in Nigerian cities and the grouping of the variables into two groups in Nigeria’s context. The participants identified the factors impeding Nigerian YPH. First, non-existent federal and state governments housing policy on YPH over the decades (Participant 35). There are housing policies that could address the needs of young professionals, such as “My Own Home,” launched in 2017 by the Central Bank of Nigeria in collaboration with other stakeholders (Odunsi, 2017) and Federal Integrated Staff Housing (FISH) scheme but the possibility of the young professionals to access these plans are narrowed because of YPH policy absence and the inability to meet the basic prerequisites, for example, a high percentage of down payment, insufficient income, among others (Participants 4, 16, 25, 32, & 33). This is the situation of many young professionals in the cities. “. . . *In societies where there is evidence of fruitful YPH, for example, Malaysia, Singapore, and Hong Kong, the government takes the lead and enacts pro-YPH policies . . .*” Participant 34 said. Findings agree with Ebekozi (2019) and found that in the 11th Malaysia Plan, homeownership programmes such as 1 Malaysia Youth City Programme, My First Home Scheme, and Youth Housing Scheme for the young professionals were created to improve Malaysian YPH status. Second, insufficient income and unaffordable houses in the cities cut across the board as critical obstacles to YPH. Findings agree with Abidoye et al. (2020) and discovered unaffordable housing prices, insufficient income, and unaffordability as critical barriers to young adult homeownership in Indonesia. With the present economic situation, many young professionals see homeownership plans as a threat accompanying dispossession and financial jeopardy (Participants 21, 29, 30, & 35). In an ideal environment, homeownership at a young adult is a symbol of stability and security.

Unapproachable housing loans, poor income, construction materials inflation, lax national economic conditions, and an unstable labour market have not assisted to improve YPH in Nigerian cities (Participants 2, 7, 8, 24, 28, 30, 32, & 34). Other factors limiting YPH are urban land paucity, insufficient infrastructures, for example, road, electricity, pipe-borne water in new layouts, high cost of workmanship because of uncontrolled inflation (Participants 3, 5, 14, 23, 29, & 31). Findings agree with some scholars, for example, Ezennia and Hoskara (2019) and Fakere and Ayoola (2018) that have research in this direction within Nigeria, but their studies focused on the utilisation of “self-help method” whereas this paper focuses on improving YPH in cities. Financial indiscipline on the part of some young professionals cannot be over-emphasised. Participant 35 says, “. . . *do a young guy needs to maintain two cars and buy extravagant things that are unnecessary if he wants to become a homeowner on or before 40 years? . . .*

We do not need to wait for the government for everything because the resource is scarce. I became a homeowner at 36 years with two children but practised financial discipline . . .” Financial discipline is germane in accomplishing YPH. This is where individual values come to play out. In summary, the main factors that emerged from the findings are grouped into two (internal and external) in Nigeria’s context. Insufficient income, unstable labour market, inheritance, and parents support are the internal factors while the absence of YPH policy, construction materials inflation, lax national economic conditions, insufficient infrastructure, unaffordable houses, housing finance inaccessibility, and high prices of houses are the external factors.

Theme three: feasible policy solutions

This sub-section provides the participants with a platform to proffer feasible policies that will improve YPH in Nigerian cities and mitigate homelessness of the aged. Majority of the participants want to own a home because of the benefits and noted that homeownership remains the best choice for family formation in future. One of the important opinions which emerged from this theme is the “recommendation for the establishment of construction consultancy agency.” This agency may render the service freely or at a subsidised rate to intending young adults willing to contribute to housing provision via a “self-help” mechanism. This will assist to check the abnormality associated with self-help via consultation with the relevant construction experts at a subsidise rate or possibly free (Participants 24, 28, 31, 34, & 35). Participants across the board agree that the National Housing Policy should be reviewed to capture YPH and the role of major stakeholders highlighted. Also, financial support should be given to young adults via grants for housing development by the federal government through states and local government councils. Provision of housing loans, subsidising the cost of construction materials, subsidise land purchase in urban locations, and mortgage financing are key components that can improve YPH as revealed in the study. Participant 32 suggests that the Central Bank of Nigeria (CBN) should ensure enforcement and implementation of direct primary mortgage institutions (PMIs) in recapitalising and providing long-term funding to housing developers and end-users, such as young adults with a regular source of income. Findings agree with Aduwo et al. (2016) and recommended the need to overhaul the existing PMIs for better efficiency. Participant 23 says, “. . . *Federal Mortgage Bank of Nigeria (FMBN) should be given sufficient funds by the federal government to support and strengthen its financial capability . . .*” The engagement of other levels of government will enhance sustainability and build integration of policies and programmes within the levels of governments. These have become necessary because of the role improved YPH will play concerning homelessness mitigation at an elderly age. The state government should be carried along because of the potential benefits (Participants 30, 32, & 34). Findings agree with Mullins (2018) and recommended that housing policies and programmes that will allow productive teamwork with state support should be encouraged. Participants across the board agree that government regulatory framework is pertinent for the sustainability of YPH provision across Nigeria’s urban areas. An enabling environment is one of the prerequisites to allow a government regulatory framework to operate. So, Participants 1, 3, 5, 22, 26, 30, & 34 recommend that governments at all levels and anti-corruption non-governmental organisations should stir up

the fight against corruption in the housing sector, especially regarding accessing housing loans. Findings agree with Ebekozién et al. (2019b) and discovered that the regulatory framework is a tool to strengthen public housing institutions and confront bribery and corruption head-on. While Participant 33 insists on capacity building and bridging the knowledge gap between housing researchers and policymakers/politicians as applicable in some developed countries. This has become necessary because of politically motivated efforts to discredit housing research findings and has become a threat to affordable and sustainable housing provision (Participant 18).

Implication and benefit of this study

As part of the paper's implication, the research is encouraging YPH via stakeholders participation, especially young-adults in affordable housing development and government taking the lead in providing the regulatory framework and financial aids where necessary. One of the outcomes will be housing for habitable sustainable Nigerian cities and other developing countries cities with the same YPH issues and similar political, economic, social, and cultural situations as Nigeria. The paper intends to stir up relevant stakeholders, including scholars and policymakers, and bring to the front burners new openings for future research. For example, the benefits of YPH in an urban area, establishment of a construction consultancy agency to render free or subsidise services to young adults that intend to contribute to housing provision via a "self-help" mechanism, among others. These are some of the areas in the reviewed literature that were silent in Nigeria's context and filled in this paper. The implication of this paper on the existing unemployed young-adult professionals is that the government should set up an institutional framework at the various levels of governments via collaboration to identify and engage them in entrepreneurial skill development to mitigate unemployment and future likely homelessness. The emerged main recommendations will enlighten the stakeholders on feasible ways to improve YPH in developing urban areas. This may lead to expanding urban slums into sustainable cities.

Concerning the benefit of this study to social work, improving YPH will assist in fast-tracking the achievement of SDGs connected with housing provision by member states because affordable and sustainable housing provision goes beyond shelter but influence the resident quality of life, positively. Achieving these goals means mitigating social issues via pragmatic housing policies that promote YPH. This mechanism intends to mitigate homelessness at elderly age if well implemented and supported by the appropriate stakeholders. From the reviewed literature, homelessness is a social challenge, and lack of planning for a home, not necessary in urban areas in the future while in a job is among the root cause. However, housing provision via improved YPH could be one of the alternative solutions if provided with substantive support and capacity-building to address the social and related issues connected with housing. This is critical and some of the social issues concerning young adults have short and long-term effects. For example, the inability to pay rent when stopped from a job may lead to relocation to a slum area or engagement in criminal activity whilst the long-term effect will result in homelessness. Homelessness is an unhealthy environment that possibly will increase the

breed of diseases to the dwellers, apart from increased criminal and hard drugs activities. The current state of YPH in Nigerian cities has become a concern to many, thus, the need to bring this for further debate and analysis of the way forward to improve YPH.

Recommendation for future YPH supply policy

Many developing countries national housing policies and programmes are increasingly being based around the Sustainable Development Goals (SDGs) connected to the housing. Therefore, the 2012 National Housing Policy should be reviewed to capture policies that will integrate YPH and the stakeholders' roles specified towards achieving the SDGs. Second, a dynamic housing finance mechanism for young professionals will undoubtedly improve YPH. Inadequate finance to start building projects or purchase a home is the major root cause of delay until elderly age in a person's life. Majority of young adults would like to be house owner but lacks the finance to achieve the task. All levels of government should create an enabling environment for young adults to access affordable housing funds and one of the outcomes will be the elimination of homelessness at an elderly age. Third, a government regulatory framework that is sustainable and people-friendly should be established, supported, and tailored towards YPH with the government taking the lead in the provision of basic infrastructure to the open-up new urban layout. This includes land availability for housing construction by young adults in a new layout with subsidies to encourage the project to completion. The government should encourage more regarding multi-habited buildings and compound construction houses rather than putting building and planning regulations to discourage the move. Fourth, the federal and state governments should create a construction consultancy agency under the relevant ministry to provide subsidised or free services to intending young adults willing to contribute to housing provision via self-help. The agency will assist to checkmate the abnormality associated with the self-help method of housing provision. With the present economic reality, especially in developing countries, Nigeria included, the government alone cannot provide the required housing for every category of people, so the young adult will need to assist in this direction. Lastly, there is inadequate capacity building and knowledge gap between researchers and policymakers. Therefore, collaboration is germane in this respect between the governments (federal, state, and local councils), housing ministries/agencies/parastatals, CBN, FMBN, PMIs, National Universities Commission, and other research institutions related to housing matters. This will enhance the implementation of findings and improve capacity development regarding housing provision for young-adults in urban areas.

Conclusion

Records showed the inadequacy of government's previous housing policies to proffer feasible solutions to affordable and sustainable housing issues in Nigerian cities. If these previous housing policies had not failed, the young professionals' homeownership (YPH) concept possibly will have been addressed to an extent. The YPH concept brings to the front burner of research in Nigeria and attempts to investigate the challenges faced by young professionals in becoming homeowners in Nigerian cities and proffer feasible solutions across six cities in Nigeria. This paper has become important because the

concept “YPH” if encouraged in developing cities would mitigate homelessness at an elderly age. The paper’s objectives were achieved through a phenomenological type of qualitative research design. The reason for using this research technique is to explore the root cause of factors impending YPH and proffer recommendations to improve YPH.

Among other benefits of the recommendations, homelessness will be mitigated at elderly age across Nigerian cities in the future and other developing countries with the same YPH issues and similar political, social, cultural, and economic situations. These recommendations will form part of the components of the proposed reviewed housing policy to improve YPH through government pragmatic and sustainable housing policies. This includes the proposed establishment of an agency to encourage self-help mechanisms correctly and collaboration between government and other institutions to create innovations that will ensure affordable and sustainable housing for young-adults in urban areas. The main source of collated data focused on six cities across Nigeria via a qualitative approach because of the need to explore the underlying root, adequate coverage, and proper representation. The adopted qualitative technique in this paper does not affect the research robustness. The paper suggests that future research should consider using a sequential mixed-methods approach to enhance findings validation and coverage, and in line with Creswell and Creswell (2018) and Ebekozi, Abdul-Aziz, and Jaafar (2021). They affirmed that the method aids scholars to confirm and validate qualitative results. This is one of the methodological gaps from the reviewed previous studies concerning YPH. Also, future studies should consider inquiry on how many young-adults are owning personal houses now and how many are on rental arrangement among the target population. Then, the challenges should be compared and proffer policy solutions to address them.

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Appendix Virtual interview questions

Dear Participant,

Request for Virtual Interview

Following the global urban housing affordability crisis, especially in developing countries and the role being played by young-adults homeownership to mitigate homelessness at old age, this study investigates the fate of young professionals' homeownership and proffer feasible policy

solutions to improve early ownership and mitigate homelessness at an elderly age. Therefore, this research is titled: **Policy Agenda Advocacy for the Young-Adult Homeownership in Nigeria**. Specifically, this research is proposed to be achieved through the following objectives:

- (i) To appraise the scenario of affordable homeownership for young-adult professionals.
- (ii) To investigate the challenges faced by young-adult professionals in becoming homeowners in developing cities.
- (iii) To suggest feasible policy solutions that can improve young-adult professionals' homeownership.

Please note, questions for the virtual interview are going to be within the stated objectives. Also, responses provided by you will be collated and analysed together with that of other participants. This will make up the valued and helpful contribution to achieving the success of this work and all information provided will be handled with the greatest confidentiality.

Hence, your valuable time and other inputs in answering the questions and other contributions will be highly cherished. **Note, findings from this study will be shared with the participants that indicate interest after the virtual interview via email address to be supplied by them.**

With kind regards.

Yours faithfully,

(Research Co-ordinator)

Basic questions for the participants

- (1) Please, what's your highest academic qualification?
- (2) Please, are you above 40 years? (Gov housing ministries and managers of consultant firms participants exempted)
- (3) How long have you been working?
- (4) In general terms, from your perception, how can you describe young-adult professionals homeownership in your city and other cities across Nigeria?
- (5) Are you currently renting or owning? (Gov housing ministries and managers of consultant firms participants exempted)
- (6) If renting, would you like to own a home in the future? (Gov housing ministries and managers of consultant firms participants exempted)
- (7) If yes to Q.4, how are you planning for your financial future security and what types of investments do you plan to make?
- (8) Do you view homeownership as a problem or solution to those financial concerns?
- (9) If owning, are you satisfied with your investment thus far and your goals for this investment?
- (10) Do you think young-adult professionals have been involved in homeownership drive in Nigerian cities?
- (11) If yes, how?
- (12) If no, is there likely reason(s)?
- (13) What do you think are the likely root cause of factors impeding young professionals in becoming homeowners in Nigerian cities?
- (14) What role do you think the government can play to improve young professionals homeownership in Nigerian cities?
- (15) What is your take on the role of other stakeholders in improving young professionals homeownership in Nigerian cities?
- (16) What are the feasible policy solutions to improve young professionals homeownership in Nigerian cities?
- (17) Do you think young professionals homeownership is achievable in Nigerian cities?
- (18) If yes, how can this be achieved?