



# The Influence of Demographic Factors on Housing Needs and Provision in Nigeria

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Abstract	Article History
<p>Demography has been identified as the foremost determinant of housing needs and provision. This is because the characteristics of individuals, families and groups of individuals influence their demand for housing and related services. This paper examines the role of demographic factors in housing needs and provision in Nigeria. The study focuses on the Nigerian housing system, the Nigerian housing needs, and the interplay between demography and housing provision. It highlights the importance of understanding demographic trends such as age, income, marital status, and gender to effectively address the housing deficit in Nigeria. The paper concludes by offering recommendations for policymakers and housing providers on how to incorporate demographic factors into housing policies and programs, emphasizing the need for sustainable practices in housing development and maintenance. Some of the recommendations in the paper include establishing a comprehensive and reliable housing database, conducting regular and accurate census and housing counts, developing affordable housing programs that cater to the specific needs of different demographic groups, and promoting and sustaining the development of social rented housing and shared ownership schemes. The paper also recommends that efforts should be made to address cultural and traditional practices that hinder women's access to land and housing ownership.</p> <p><b>Keywords:</b> Affordable housing, demography, housing needs, housing provision, Nigeria</p>	<p>Received: 21 Feb 2025 Accepted: 28 Feb 2025 Published: 14 Mar 2025</p> <p>Scan QR code to view*</p>  <p>License: CC BY 4.0*</p>  <p>Open Access article.</p>
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## Introduction

Housing generally refers to the social need of man to have a home to live in. This could be a house or some other kind of dwelling, lodging, or shelter (Emenike, 2015). It is a bundle of services that form one of man's basic needs for survival. Without any form of housing, it would be generally unsafe for man as he is open to the harsh elements of weather, and attack from other humans and wildlife (*ibid*). The provision of housing, therefore, is a veritable tool for promoting socio-political welfare and economic stability and prosperity (Akinsulire, 2024).

Demographic characteristics are the foremost drivers for housing provision at any level (Bujang et al., 2010). Effective housing provision is an economic and physical product of certain parallel and consecutive processes, services, relevant resources and systems, chief of which is the statistics of the people such housing serves. Such demographic data are necessary for creating and more importantly, maintaining a

quality/sustainable living environment for the populace. Proper knowledge of the influencing role of demographic variables on housing demand is the bedrock upon which strategic housing provision is established. The provision of need-specific houses translates to increased housing affordability and decreased housing dissatisfaction.

Despite the strong relationship between the demographics of people and their housing needs, there remains a need to establish the roles various demographic characteristics play in housing demand in Nigeria and how it translates to strategic housing provision by the public and private sectors in Nigeria. It is therefore the purpose of this conceptual review to shed more light on the dynamism of housing provision as influenced by demographic variables. By highlighting these roles, housing market analysts/ researchers will see the need to expand on this aspect of housing provision. To that effect, policymakers and housing supply actors will grasp the enormity of this influencing role and begin to provide need-

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specific housing to the housing demand actors. This is a descriptive study which draws arguments from related literature and attempts to compare findings with the Nigerian context of housing needs, as influenced by demographic trends.

## Housing and Housing Systems

### Housing

Housing plays an all-important role in the economic development of any country and can be regarded as the biggest fixed asset of any household (Waziri & Roosli, 2013). The conceptual meaning of housing is broad and can be viewed in the light of diverse needs. While there is no specific definition of the concept of housing, a common denominator which cuts across all fields and economies is that housing (accommodation) is essential to the survival of man, and has become a benchmark for assessing the living standard of a people. Housing is the focus of economic activities, a symbol of achievement, social acceptance and an element of urban growth (Bujang et al., 2010). Waziri and Roosli (2013) noted that as a physical framework, a house is a place that provides shelter, refuge, comfort, security and dignity, in which human, economic and socio-cultural resources are harnessed, utilized and enriched. Melnikas (1998) as cited in Henilane (2016), asserts that it is a specific and relatively limited, physically, biologically and socially close place where people and groups of people can live their biosocial life, by receiving services, performing house chores and other biosocial activities. The National Housing Policy of the Federal Republic of Nigeria (NHP, 2006) defines housing as the process of providing functional shelter in a proper setting in a neighbourhood supported by sustainable maintenance of the built environment for the day-to-day living and activities of individuals and families within the community

Adequate housing is a major determinant of health, influencing physical, mental, and social well-being. It must meet the physiological and psychological needs of users, including thermal comfort, environmental sanitation, and aesthetic appeal (WHO, 2018; Echeta et al., 2023a; Umeora et al., 2023; Okoye et al., 2018). Regarding the qualities of a good house, the WHO (1961) stated that it should have a good roof to keep out the rain, good walls and doors to protect against bad weather and animals, sunshades around the house to shield it from direct sunlight in hot weather, and wire nettings at windows and doors to keep out insects like house flies and mosquitoes. However, it is important to note that the geometry and material of external shading devices may not significantly impact the amount of indoor heat gain in some climates, and may need to be supplemented with other means to minimize indoor heat gain (Echeta et al., 2023a; Echeta et al., 2023b).

### Housing Systems

The concept of housing is better described in the context of housing systems which go beyond the housing sector and the housing market (Hulchanki, 2016). The housing sector is that part of the economy concerned with the development, construction, and sale of houses. In a sustainable economy, it should be a blend of activities from the public and private sectors, under the control of the public sector (Hulchanki, 2016). The housing market is the

interaction (buying and selling) between people where housing is the product of sale (Emenike, 2015). Thus, the supply and demand for houses could be between individuals or governments within a geographical region. The housing market includes features such as the supply of housing, the demand for housing, house prices, the rented sector and government intervention in the housing market (Emenike, 2015).

According to Heijden (2013) in Hulchanki (2016), the housing system is comprised of housing supply and demand factors as well as the institution (the body of rules, regulations and norms that make demand and supply meet), thus, organising them. The demand actors include households and their housing preferences while the supply actors include producers of housing and housing services (building firms, developers, commercial and social landlords, housing cooperatives and intermediaries, e.g., real estate agents and property consultants). Both actors derive from the private and public sectors. Housing demand, supply and housing institutions all meet in the housing market to generate the housing system as we know it (Heijden, 2013).

According to the United Nations Centre for Human Settlements (1993), an inclusive housing system should

1. stimulate the production of adequate housing (in both quality and quantity) by the supply actors,
2. help produce a mix of housing choices (in aspects of tenure, location, and quality)
3. assist those who cannot afford adequate and appropriate housing

An inclusive housing system is heavily influenced by the economic and demographic characteristics of the target market as it intends to provide houses that are affordable in terms of cost and adequate in terms of the spatial needs of the users. If a housing system must be inclusive, it must be need-specific and user-centric, and must not “force” its users to live beyond their means to be beneficiaries of such a system.

### The Nigerian Housing Need

The Nigerian government has consistently fallen short of its housing programs, resulting in a significant housing deficit of about 17 million (Akpan, 2018). Housing deficiency manifests in various ways, including the absence of shelter, the proliferation of shanties and slums, rising and unregulated rents, and housing dissatisfaction and transformation (Ademiluyi, 2010, Umeora & Onwuzuligbo, 2021). This need is predominant among low and middle-income classes (Omojinmi, 2000; Olanrewaju, 2001; Olotuah 2002; Olotuah & Aiyetan, 2006). A major contributing factor is the absence of a comprehensive housing database, making it practically impossible to provide affordable housing without a thorough needs assessment based on detailed census counts and demographic trends.

According to the United Nations Department of Economic and Social Affairs Statistics Division UNSD (2017), census counts should be taken at regular intervals and must not exceed a spacing of 10 years. According to the same source, a detailed census count should include a count on the housing stock/

related facilities for the population in question. The United Nations further recommends that the demographic and socio-economic information should be detailed to sufficiently describe the housing conditions of the people as well as provide the basic data for analysing the causes of housing deficiencies. This in turn forms the basis for any possible remedial action. In Nigeria, population counts are scheduled to be taken after every 10 years. The last census/ housing count was executed in 2006, evidencing the need for another count. Analysis by Eme and Idike (2015); Bamgbose (2009); and Population Council (2007) have suggested that the 2006 census figures, like previous counts, were not a true representation of the realities. Consequently, incorrect and/or outdated information on the demographic characteristics of a population is tantamount to misrepresentation of their housing needs.

### **Demography and Housing Provision**

Demography is the statistical study of human populations. It includes the study of the size, structure, and distributions of different populations and changes in them in response to birth, migration and death (ageing) (Crossman, 2017). A population's composition can be described in terms of basic demographic features namely age, sex, family and household status. Demography can also be described by features of the population's social and economic context namely: language, education, occupation, ethnicity, religion, income and wealth (Economic Policy Program, 2012). Population distribution can also be described at various levels (local, regional, national and global) as well as according to types of boundaries such as political, economic, geographic and so on. Demography is therefore very essential to the study of societal dynamics.

The study of demography aims to sustain environmental quality concerned with housing supply and population growth. Essential statistical concepts in demography include birth rate, death rate, infant mortality rate, fertility rate, and life expectancy. Specifically, key demographic variables affecting housing provision include population growth, age, household formation, and tenure choice. Although not strictly demographic phenomena, income and wealth influence housing demand by affecting the type and quality of housing households desire, as well as shaping tenure choice, household formation, and population change itself (Economic Policy Program, 2012). This paper examines the roles of age and household formation, income level, marital status, and gender in determining housing needs and, consequently, housing provision. The relationship between these statistical concepts and housing provision is not explicit, as it largely depends on the institutional framework for housing provision established by legislation. In the presence of control legislation, other non-demographic and psycho-economic variables within a region also determine housing needs and, hence, housing provisions such as employment stability, cultural preferences and perception of neighbourhood safety (Bujang et al., 2010; Akinyode, Khan & Ahmad, 2015).

### **Household Formations (Age)**

Households link the population and the housing stock to a very large extent. Information on household formation is used to determine the housing needs of related and unrelated

households. Every occupied housing unit constitutes a household, be it, single individuals, unrelated individuals, or combinations of families and unrelated individuals. This directly increases the number of housing units needed as children become adults and leave their families to occupy single-family units. Similarly, changing household formations have been directly linked to housing transformation as a result of resident dissatisfaction with the physical structure, services and utilities of such housing (Ibem et al., 2015; Umeora & Onwuzuligbo, 2021).

The dynamism of human/family needs which come with changes in age directly determines housing needs. Ages 18 – 29, being first-time house owners, who have just started would likely seek modest housing within their financial capacity. This age bracket includes undergraduate students, youth corps members, young school leavers and young family starters. The provision of housing for undergraduate students would most likely involve hostel blocks accommodating a group of individuals in each unit, single-room apartments, self-contained room apartments or even studio apartments.

Ages 30 – 50 would rather seek a more permanent housing unit due to reduced mobility and the need to begin a family. Within this age bracket, housing choices would even increase with an increase in household size, income, and changes in societal status. Households that move up to a higher societal level would more likely move from single-room and studio apartments to flats and better still to terraced houses, semi-detached or fully detached houses. Within this age bracket, housing preference may prioritise space, safety, and access to quality schools and recreational facilities. There may also be a growing concern for environmental sanitation and public health. Due to the poor housing maintenance structure in the Nigerian public housing sector, there is a preference for decentralised/ onsite sewage systems as these pose fewer threats to the environment and are easier to maintain than central sewage systems (Okoye et al., 2018).

Ages 51 – 70 who are poised for retirement would most probably seek smaller dwelling units for ease of daily maintenance and effective occupation of the houses. People who hitherto, had occupied large apartments because of large family sizes, would resort to smaller and more manageable dwelling units because their wards, now within the 18-29 age range, may have moved out to begin new households.

### **Income Levels**

The enormous housing deficit in Nigeria is predominant in the low-income stratum and virtually non-existent among the middle/high-income earners of the society. To adequately address housing needs, it is pertinent to seek to provide housing for the lower class. An example of housing provision for the lower class is the 1980-1983 Shagari Low-Cost housing scheme in the then 20 states of the Nation, including Abuja. Unfortunately, the implementation of the scheme was not very effective as the middle and upper classes acquired the properties, making it impossible for the lower class to purchase them.

A parameter for assessing the effectiveness of housing is its affordability. Affordable housing is a term used to describe dwelling units whose total housing costs are deemed “affordable” to a group of people within a specified income range (Adejumo, 2008). Although the term is often applied to rental housing that is within the financial means of those in the lower income ranges of a geographical area, the concept should apply to both renters and purchasers at all income levels. While 30% of the household’s gross income is considered ideal for housing costs (including running costs), this percentage may vary based on individual circumstances like location, income level, and debt obligations (Adegoke & Agbola, 2020; Nwuba & Kalu, 2018). Thus, when the monthly carrying costs of a home exceed 30 +/-5% of household income, then the housing may be considered unaffordable for that particular household. The resultant effect of this is seen in the poor maintenance of the building.

An effective means of ensuring housing affordability is the adoption of social rented housing which is commonly practised in the United Kingdom. This type of housing is let out at low rates on a secure basis to those who are in dire need or struggling with their housing costs (Shelter, 2018). Such housing is usually organized by non-profit organizations and local councils. The provision of socially rented housing is regulated by government law which also sets rental limits.

A second strategy for delivering good housing to low-income earners and/or first-time home-owners is the adoption of shared ownership which is a cross between buying and renting. The intending owner owns a share and then rents the part that is not owned at a reduced rate (Martin, 2018). Shared ownership is usually aimed at first-time home buyers who do not have the means for outright payment.

### **Marital Status and Family Composition**

Information on marital status is used to provide insights into family formation and housing needs. The housing needs of individuals with various marital statuses play a vital role in effective housing needs and provision. The housing needs of married individuals who live with their spouses are found to be higher than those of divorcees and unmarried persons (Mberu, 2007). This is because of the need to accommodate more children and relatives, more so here in Nigeria where the extended family system and bond are very strong. Consequently, increased divorce rates play a role in an increased demand for smaller unit residences. Widow(er)s would need modest accommodation for obvious reasons: smaller families and limited income. The demographic information for the provision of housing should therefore reflect such variations.

### **Gender**

Gender as an influencing factor, also affects housing type, housing cost and ownership. A study in the United Kingdom by Tunstall (2017) identified individual ‘Household Reference Persons’ (HRPs), that is, the adult household members who pay all or most of the housing costs, who have the highest income, or who are the oldest. In such climes, it was discovered that women were the ‘household reference person’ in 56.6% of social tenancies but only 39% of private tenancies,

42% of those owning outright, and 31% of those buying with a mortgage. According to the British 2011 Census, women HRPs were overrepresented amongst those in small homes (with one or two bedrooms), and amongst those in flats and terraced houses (rather than the usually more desirable detached or semi-detached homes).

Traditional inheritance practices may favour male children, influencing housing ownership patterns and potentially limiting housing options for women, especially among the Igbos of Southeast Nigeria (Oshodi, 2023; Udora, 2024). Nigerian societal and customary beliefs and practices affect the role of gender in housing. For example, in a culture where women are not allowed to discuss matters of land, it would be near impossible for females to own houses with ease, since they would need the cover of the males to even have access to land. It therefore makes single women predominantly tenants and more especially inclined towards single units or studio apartments as housing choices.

### **Conclusion and Recommendations**

Demographic factors play a critical role in housing demand and affordability and have been described as the foremost drivers in housing demand and provision. Conversely, economic forces respond to demographic needs in the provision and supply of housing. Effective or strategic housing provision has been identified as being a response to specific housing needs and demands. Housing demand in turn is predicated on individual and family characteristics which are captured in demographic data following a proper needs assessment. Demography provides the needed information about the population for age, gender, social status, income level, educational level and so on. Looking at the Nigerian system, a staggering 17 million housing deficit suggests that government provision of housing has not been effective. The houses are either too expensive for the middle class (and impossible for the lower class) or do not satisfy the dynamic needs of the end users, thus, leading to housing dissatisfaction and housing adjustments.

In light of the aforementioned, this study recommends the following:

1. The Federal Government of Nigeria should establish a comprehensive and reliable housing database to facilitate evidence-based planning and policymaking in the housing sector. As opined by Falade et al. (2018), this database may be collectively developed by the National Bureau of Statistics (NBS), the National Housing Board and the Ministry of Power, Works and Housing under the auspices of the National Assembly. This database should include detailed demographic data, housing stock information, and socioeconomic indicators and should be updated periodically.
2. The National Population Commission should conduct regular and accurate census and housing counts. As recommended by the UNSD (2024), these exercises should be carried out at intervals not exceeding 10 years, depending on the rapidity of major changes to population and housing circumstances. This will ensure that housing policies and programs are based on current and reliable data.

3. Based on findings from the housing database and census data, the government should develop affordable housing programs that cater to the specific needs of different demographic groups and should be adaptable to the dynamic needs of the users (Anih et al., 2019).
4. The government should establish a structure to ensure the proper maintenance of public housing facilities. This will prevent the deterioration of housing stock and ensure that housing units remain habitable and functional, thus increasing housing satisfaction.
5. Efforts should be made to address cultural and traditional practices that hinder women's access to housing ownership through public awareness campaigns and policy reforms that promote gender equality in housing rights (Oshodi, 2023; Udora, 2024).

The government should promote and sustain the development of social rented housing and shared ownership schemes, targeted at low-income earners and first-time homebuyers. Additionally, the government should do more to promote public-private partnerships aimed at providing and maintaining affordable housing by granting tax breaks and subsidies to private housing investors. Greater attention should be given to investors who engage in sustainable and eco-friendly building designs and construction.

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