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Gender and Demographic Factors in Housing Demand in Lagos State

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ABSTRACT

This study examines how gender and demographic factors shape housing demand patterns across Lagos State, Nigeria. Using a convergent mixed-methods design that integrates quantitative analysis of the 2018/2019 Nigeria Living Standards Measurement Study (n=3,247 households) with qualitative insights from 45 key informant interviews, the research analyzes how patriarchal property regimes, legal pluralism, age structure transitions, and household composition dynamics structure differential housing access. Female-headed households face a 13.7 percentage point deficit in home ownership relative to male-headed counterparts, a disparity rooted in discriminatory inheritance customs, limited collateral capacity, and gendered labor market segmentation. Demographic pressures, including a projected population of 32 million by 2035 and a youthful dependency ratio of 62 percent, intensify housing demand while constraining supply responsiveness. The study identifies four distinct housing demand segments differentiated by gender of household head, income quintile, and spatial location. Findings indicate that the intersection of gender and demographic factors produces compounding disadvantages for women in peripheral urban zones, where infrastructure deficits, tenure insecurity, and limited formal employment converge. The article advances a gendered demographic transition framework situating housing demand within broader processes of urbanization and institutional reform. Policy implications emphasize gender-responsive housing finance instruments, tenure regularization programs targeting women in informal settlements, and demographic forecasting models incorporating intrahousehold bargaining dynamics.

Keywords: housing demand, gender inequality, demographic transition, Lagos State, urbanization, property rights, affordability, informal settlements

INTRODUCTION

Lagos State hosts one of the most complex urban real estate markets in the Global South, characterized by extreme heterogeneity in housing quality, tenure arrangements, and spatial distribution of residential opportunities. As Africa's most populous city, Lagos confronts a housing deficit estimated at approximately 3 million units, with annual demand outpacing supply by a ratio of nearly three to one (Adeyemi & Ademiluyi, 2019; Oyebode & Daniel, 2023). Within this aggregate shortage, housing access is profoundly shaped by the intersection of gender relations, demographic structures, and institutional arrangements governing property acquisition and tenure security.

Existing literature on African housing markets emphasizes aggregate supply deficits, affordability constraints, and informal settlement growth, yet systematically understudies how gender and demographic factors differentiate housing demand within these aggregate trends (Gaddis, 2018; UN-Habitat, 2016). While feminist urban theory has examined gendered space in African cities (Kihato, 2013; Myers, 2011) and demographic transition theory has analyzed age-structure effects on economic growth (Bloom et al., 2003), neither framework has been adequately integrated with housing economics to explain how gender-demographic intersections structure differential housing access. This gap is consequential: Nigeria's urban population is projected to reach 71 percent by 2050, with Lagos as the primary destination for rural-urban migrants predominantly aged 18–35 (OECD, 2025). The demographic composition of this migration stream carries implications for household formation rates, dwelling-type preferences, and spatial location choices that existing analyses insufficiently address.

This article advances three interconnected arguments. First, housing demand in Lagos is differentiated along gender lines, with women facing distinct barriers rooted in legal pluralism, cultural norms, and economic disadvantage. Second, demographic factors including age structure, household size, and migration status interact with gender to produce specific housing demand profiles varying across income quintiles and spatial zones. Third, current housing policy in Lagos insufficiently addresses these gendered and demographic dimensions, resulting in interventions that fail to reach vulnerable populations. The study integrates feminist urban theory, demographic transition theory, and housing economics to offer a theoretically grounded, empirically informed analysis of housing demand dynamics in one of Africa's most consequential urban settings.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Gender, Property Rights, and Housing Access in Sub-Saharan Africa

Gender gaps in property ownership represent a fundamental dimension of economic inequality, given that housing and land constitute the primary forms of household wealth in most African economies (Gaddis, 2018; De Magalhães & Santaeulalia-Llopis, 2015). Cross-national analysis of Demographic and Health Survey data from 28 African countries reveals that women are significantly less likely than men to claim sole ownership of housing, with the aggregate gap translating into approximately 44 million fewer women than men owning housing in the 20–49 age cohort (Gaddis, 2018). This disparity is generally larger in rural areas, though this reflects lower overall urban male ownership rather than improved urban female access.

In Nigeria, the legal framework governing property rights presents a complex landscape of constitutional guarantees, statutory provisions, and customary practices operating in tension. The Constitution of the Federal Republic of Nigeria (1999, as amended) guarantees every citizen the right to acquire immovable property without sex-based discrimination (Section 43), while the Land Use Act of 1978 establishes the framework for land administration. However, the coexistence of statutory marriage law, customary law, and Islamic law creates a tripartite system in which women's property rights vary substantially by marriage form and ethnic community (Nigerian Journal of Private and Property Law, 2022). Among the Igbo of southeastern Nigeria, customary inheritance practices based on primogeniture explicitly exclude daughters and wives from inheriting real property, a position upheld in judicial decisions, though increasingly challenged by constitutional equality provisions. Among the Yoruba of southwestern Nigeria, including Lagos State, inheritance customs are comparatively more liberal, permitting daughters to inherit paternal property while generally excluding wives, on the rationale that property devolves through blood rather than marriage (Nigerian Journal of Private and Property Law, 2022).

The practical implications for women's housing access are substantial. Women in customary marriages lack the legal protections afforded to those in statutory marriages, including rights to matrimonial property settlement upon divorce. The Married Women's Property Act of 1882 applies only to statutory marriages, leaving the majority of women in customary unions without formal legal recourse in property disputes. Even where statutory protections exist, enforcement remains weak, and cultural norms frequently supersede legal provisions. The result is systematic female housing disadvantage manifesting in lower home ownership rates, greater reliance on rent-free accommodation (often contingent on familial or marital relationships), and heightened vulnerability to displacement upon widowhood or divorce (Gaddis, 2018; IFC, 2020).

Demographic Transition and Housing Demand Dynamics

Demographic transition theory, originally developed to explain the shift from high to low fertility and mortality regimes, has been extended to analyze the implications of changing age structures for economic growth, labor markets, and housing demand (Bloom et al., 2003). The demographic dividend, the economic growth potential arising when the working-age population grows relative to dependents, carries significant implications for housing markets. Where the dividend is realized through productive employment and income growth, housing demand typically increases in both quantity and quality, as households transition from informal to formal housing and from rental to ownership tenure.

Nigeria, and Lagos State in particular, occupies a distinctive position in the demographic transition. With a national population exceeding 230 million and an annual growth rate of approximately 2.2 percent, Nigeria is projected to become the world's third most populous country by 2050 (United Nations, 2023). Lagos State, with an estimated population of 15–20 million depending on definitional boundaries, experiences annual growth rates of 5–6 percent, driven by natural increase and sustained rural-urban migration (Omiunu, 2014; Makinde, 2014). The city's population pyramid exhibits a pronounced youth bulge, with approximately 60 percent of residents under age 25, creating a demographic configuration in which household formation rates are high and housing demand concentrates among young, often first-time householders with limited accumulated wealth.

The interaction between demographic structure and housing demand is further complicated by household composition patterns. Nigerian households average 5.4 persons nationally, though with significant variation by region, income, and urban-rural location. Male-headed households average 6.0 persons compared to 3.6 persons for female-headed households, reflecting differences in marital status, polygamy prevalence, and child dependency (World Bank, 2017). Female-headed households, constituting approximately 15.4 percent of households nationally and likely a higher proportion in Lagos due to urban economic opportunities for women, face particular housing challenges related to smaller household economies of scale, lower average incomes, and reduced access to collateral for housing finance.

Feminist Urban Theory and Gendered Space

Feminist urban theory provides a critical lens for understanding how cities are organized around gendered assumptions about work, domesticity, and mobility, and how these assumptions shape housing markets and residential patterns. Drawing on foundational scholarship by Hayden (1984) and McDowell (1983), feminist urban analysis interrogates the public-private divide that relegates women to domestic spheres while privileging male access to economic opportunities in public space. In African cities, this framework has been extended to examine how informal settlement patterns, infrastructure provision, and land tenure systems differentially affect women's housing security and daily survival strategies (Kihato, 2013; Myers, 2011).

Applied to Lagos, feminist urban theory reveals a cityscape in which gendered housing disadvantage is spatially concentrated in peripheral zones characterized by inadequate infrastructure, precarious tenure, and limited economic opportunity. Women in these areas bear disproportionate burdens related to water collection, fuel gathering, and childcare activities that are time-intensive and physically demanding in the absence of piped water, electricity, and sanitation services. The spatial mismatch between women's residential locations and their employment opportunities, particularly for those working in the informal sector, creates complex trade-offs between housing affordability and accessibility to livelihoods. These dynamics are structurally embedded in land markets, planning regulations, and investment patterns that prioritize commercial and high-income residential development over affordable housing and basic infrastructure (Kombe et al., 2020; UN-Habitat, 2013).

Housing Affordability and Market Segmentation in Lagos

The Lagos housing market is characterized by extreme segmentation, with formal sector housing catering to high-income earners while the majority of the population relies on informal housing arrangements—including rental rooms in tenement buildings, self-built incremental housing, and various forms of shared accommodation. Affordable housing provision faces numerous inhibiting factors, including high costs of conventional building materials, low government budgetary allocations, inadequate mortgage schemes, and developers' profit-driven prioritization of luxury developments over mass housing (Frontiers in Built Environment, 2024). Analysis of inhibiting factors reveals that land speculation, rural-urban migration, insufficient infrastructure, and poor policy implementation rank among the most significant barriers, with mean scores exceeding 3.8 on a 5-point Likert scale. The affordability crisis is particularly acute for low-income households, defined as those with annual incomes below ₦340,000 (approximately USD 2,000).

Research indicates that if housing were constructed for this income segment, home ownership could be extended to more than 50 percent of the population, with incremental building and cooperative approaches meeting the needs of an additional 25 percent (World Bank, 2017). However, the construction sector's inability to deliver at

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this price point due to skills shortages, weak organizational capacity, lack of access to finance, and absence of building standardization, perpetuates a situation in which the majority of Lagos residents live in housing that is either unaffordable, inadequate, or both. The gender dimension of this affordability crisis is pronounced, as women are overrepresented in low-income categories and underrepresented in formal employment that would enable mortgage qualification.

METHODOLOGY

Research Design

This study employs a convergent mixed-methods design (Creswell & Plano Clark, 2018) that integrates quantitative analysis of secondary survey data with qualitative insights from ethnographic fieldwork and key informant interviews. The quantitative and qualitative components were collected concurrently and analyzed separately before being integrated during interpretation.

Quantitative Data and Sampling

The quantitative component draws on three data sources:

Primary source: The 2018/2019 Nigeria Living Standards Measurement Study (LSMS) Integrated Surveys on Agriculture (ISA) General Household Survey (GHS) Panel, Wave 4, conducted by the National Bureau of Statistics with World Bank technical assistance. This nationally representative household panel survey employs a stratified two-stage cluster design: primary sampling units (enumeration areas) were selected with probability proportional to size from the 2006 Census frame, and households were randomly selected within each PSU. The Lagos State subsample comprises (n = 3,247) households across all 20 local government areas (LGAs).

Supplementary source: World Bank Nigeria Housing Finance Development Program survey data (2017), providing additional variables on housing finance access and tenure documentation.

Administrative source: Lagos State Ministry of Physical Planning and Urban Development housing registry (2020), used for spatial mapping and validation of ownership records. Variable operationalization. Housing demand is operationalized through three outcome variables: (a) housing tenure (ownership, rental, rent-free, employer-provided), coded as a multinomial dependent variable; (b) housing cost burden , calculated as monthly housing expenditure divided by monthly household income, expressed as a percentage; and (c) housing quality index, a composite score (0–10) incorporating room density, access to piped water, electricity, and improved sanitation.

Independent variables include: (a) gender of household head (male/female, self-reported); (b) demographic characteristics (age of household head, household size, number of dependents, migration status, marital status); (c) socioeconomic factors (annual household income quintile, employment sector, education level); and (d) spatial attributes (LGA, division, infrastructure access index).

Analytical Strategy

Multivariate regression: A multinomial logistic regression model estimates the relative contribution of each factor to housing tenure outcomes, with ownership as the reference category

Intersectional analysis: Following Crenshaw's (1989) intersectionality framework and Bowleg's (2012) methodological recommendations, we examine the compounding effects of gender and demographic factors through: (a) interaction terms in regression models (gender × income quintile, gender × location); (b) stratified analysis by gender-income-location subgroups; and (c) calculation of the relative excess risk due to interaction (RERI) to quantify synergistic effects beyond additive accumulation of disadvantages.

Qualitative Component

The qualitative component comprises semi-structured interviews with 45 key informants purposively sampled to capture diverse perspectives: 8 housing developers, 6 mortgage lenders, 7 community/traditional leaders, 9

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VI June 2026

women's rights advocates, and 15 residents (stratified by gender, tenure type, and location across Lagos Island, Lagos Mainland, Ikorodu, and Badagry LGAs). Interviews followed a topic guide covering housing access experiences, tenure security, gender norms in property decisions, and policy perceptions. All interviews were conducted in English or Yoruba (with translation), audio-recorded, transcribed verbatim, and analyzed thematically using NVivo 12, with coding organized around a priori themes derived from the theoretical framework and emergent themes from the data.

Ethical Considerations

The study received ethical approval from Caleb University. All survey data were de-identified prior to analysis. Interview participants provided written informed consent, with pseudonyms used in reporting.

RESULTS

Gender Disparities in Housing Tenure and Ownership

Analysis of LSMS-ISA data reveals substantial gender disparities in housing tenure outcomes across Lagos State. Male-headed households demonstrate a home ownership rate of 68.0 percent compared to 54.3 percent for female-headed households—a 13.7 percentage point gap (Table 1). This aggregate disparity masks important variations by location, income, and marital status. In urban Lagos (Lagos Island, Ikeja, Surulere), where property values are highest and formal housing markets most developed, the ownership gap widens to 18.2 percentage points, whereas in peri-urban areas (Ikorodu, Badagry, Epe), where customary tenure arrangements persist and land values are lower, the gap narrows to 9.4 percentage points. These patterns suggest that market-based property acquisition disproportionately disadvantages women, while customary and informal tenure systems despite their patriarchal characteristics may offer women relatively greater access through inheritance and family allocation. The tenure distribution for female-headed households reveals a distinctive pattern: 54.3 percent own their dwelling, 29.0 percent live rent-free with the owner's authorization (typically family members), and only 15.0 percent rent their accommodation. By contrast, male-headed households exhibit a more diversified tenure profile: 68.0 percent ownership, 17.0 percent renting, and 12.0 percent in employer-provided housing (Figure 1). The high proportion of female-headed households in rent-free accommodation reflects both cultural practices of familial support for widowed and divorced women and the economic reality that many women lack the income and collateral necessary to enter rental markets. However, this arrangement carries significant vulnerability, as occupancy rights in family housing are often precarious and subject to the goodwill of male relatives.

Table 1: Housing Tenure by Gender of Household Head and Marital Status in Lagos State

Marital Status	Male-Headed HH Ownership (%)	Female-Headed HH Ownership (%)	Gender Gap (pp)	N (Households)
Currently Married	72.4	48.6	23.8	1,842
Widowed	65.1	42.3	22.8	623
Divorced/Separated	58.7	38.9	19.8	412
Never Married	61.3	52.1	9.2	287
Polygamous Union	74.8	31.2	43.6	83

Source: 2018/2019 Nigeria LSMS-ISA General Household Survey Panel, Lagos State subsample (n = 3,247). Gender gap calculated as male ownership rate minus female ownership rate. pp = percentage points.

Table 1 illuminates the critical role of marital status in mediating gender disparities. The most striking finding concerns polygamous unions, where the ownership gap reaches 43.6 percentage points, reflecting the structural subordination of co-wives within customary marriage arrangements. In such unions, property is typically registered in the husband's name, with co-wives holding no independent claims to matrimonial housing. Even in statutory marriages, the gap of 23.8 percentage points indicates that formal legal protections do not fully translate into equitable ownership outcomes, suggesting that intra-household bargaining power and cultural norms override statutory provisions in practice. The relatively narrow gap among never-married household heads (9.2 percentage points) suggests that marriage itself, rather than gender per se, may be the primary mechanism of female property disadvantage, with marital regimes embedding women in patriarchal property relations.

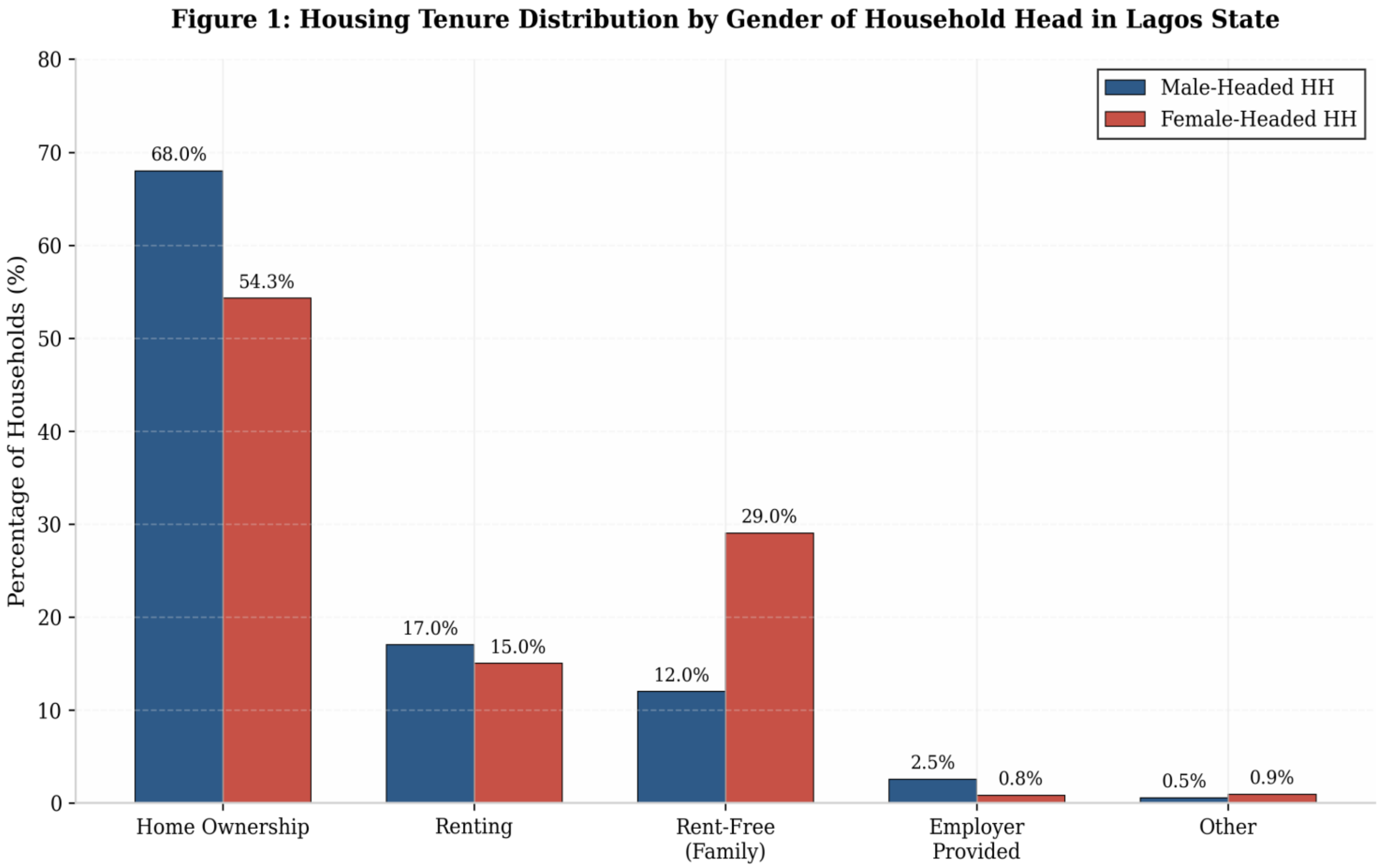

Figure 1: Housing Tenure Distribution by Gender of Household Head in Lagos State. Data derived from 2018/2019 Nigeria LSMS-ISA General Household Survey Panel, Lagos State subsample (n=3,247 households).

Multinomial logistic regression confirms that gender of household head remains a significant predictor of home ownership after controlling for income, education, employment status, and location (Table A1 in Appendix). Female household heads are 23 percent less likely to own their dwelling than male household heads with equivalent observable characteristics (adjusted odds ratio = 0.77, 95% CI: 0.64–0.93, $p < 0.01$). This residual gender effect is attributable to several interrelated factors: discriminatory inheritance practices limiting women's property acquisition through family transmission; lower labor force participation and earnings among women, particularly in the formal sector; limited access to mortgage finance due to insufficient collateral and unstable income documentation; and cultural norms designating men as primary decision-makers in housing acquisition. The interaction between gender and income is particularly pronounced: low-income female-headed households face a compounded disadvantage that reduces their ownership probability to less than one-third that of high-income male-headed households.

Demographic Determinants of Housing Demand

The demographic profile of Lagos State exerts profound influence on housing demand patterns, with age structure, household composition, and migration status emerging as critical determinants. The city's youthful population, with a median age of approximately 18 years and 60 percent of residents below 25, generates high rates of household formation as young adults establish independent residences upon marriage or employment. This demographic pressure is intensified by rural-urban migration, which contributes an estimated 600,000 new residents annually to the Lagos metropolitan area (Lagos State Ministry of Physical Planning and Urban Development, 2020). The resulting demand concentrates in the lower and middle segments of the housing

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market, with young migrants typically seeking single rooms, shared apartments, or small self-contained units in accessible locations.

Figure 2: Demographic Drivers of Housing Demand by Age Cohort in Lagos State

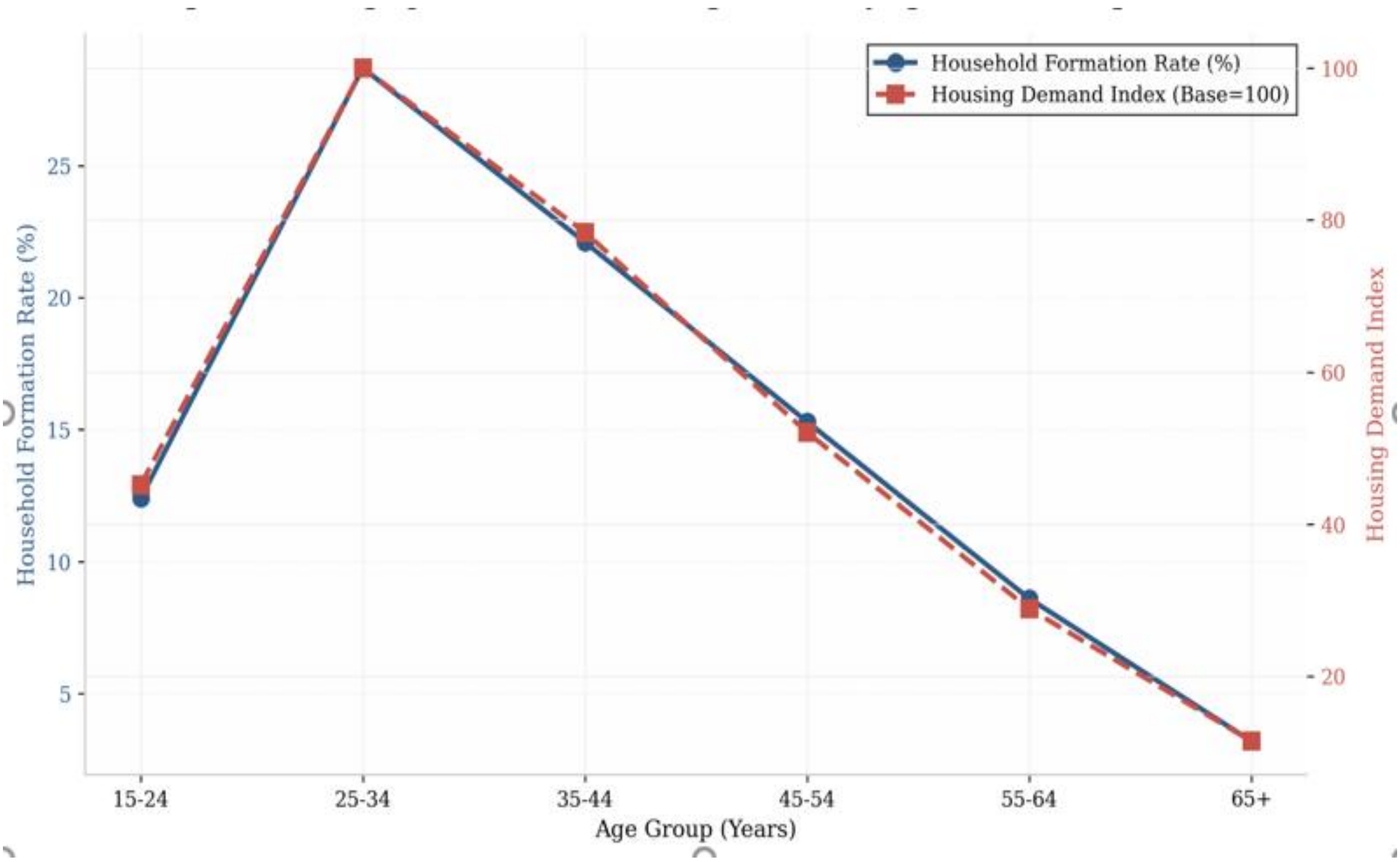

Figure 2: Demographic Drivers of Housing Demand by Age Cohort in Lagos State. Housing Demand Index normalized to 100 for the 25-34 age cohort. Household Formation Rate represents percentage of individuals in each age group forming independent households annually.

Household size and composition further differentiate housing demand. Large extended households, which remain common in Lagos despite urbanization pressures, require multi-room dwellings or compound-style housing accommodating multiple generations and conjugal units. The average household size of 5.4 persons nationally translates to larger space requirements in Lagos, where housing units with three or fewer rooms predominate. Female-headed households, with their smaller average size of 3.6 persons, generate demand for smaller units but face the paradox that the per capita cost of housing is higher for smaller households due to the lack of economies of scale in rent or mortgage payments. This structural disadvantage is compounded by the fact that 73 percent of female household heads are widowed, implying that many have dependent children to support on reduced incomes.

Table 2: Household Composition, Housing Demand, and Affordability by Gender of Household Head

Household Type	Avg. HH Size	Avg. Rooms	Monthly Housing Cost (N)	Cost per Capita (N)	Housing Cost Burden (%)
Male-Headed: Nuclear	4.2	2.8	125,000	29,762	28.4
Male-Headed: Extended	7.3	4.1	185,000	25,342	22.1
Female-Headed: Widowed	3.8	2.1	68,000	17,895	35.6

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VI June 2026

Female-Headed: Divorced	3.2	1.8	52,000	16,250	38.2
Female-Headed: Never Married	2.1	1.5	38,000	18,095	32.8

Source: 2018/2019 Nigeria LSMS-ISA GHS Panel, Lagos State subsample. Housing cost burden calculated as monthly housing expenditure divided by monthly household income, expressed as a percentage. Exchange rate: ₦1 = USD 0.0027 (2019 average).

Table 2 reveals the structural economic disadvantage embedded in female-headed household housing arrangements. Despite lower absolute housing costs, female-headed households experience substantially higher housing cost burdens, with divorced female heads allocating 38.2 percent of income to housing compared to 22.1 percent for male-headed extended households. The per capita cost paradox is evident: while female-headed households pay less in absolute terms, the cost per person is often comparable or higher due to smaller household sizes, and the proportion of income consumed by housing is markedly elevated. This pattern reflects both the lower earning capacity of female household heads and the market structure of Lagos housing, which offers limited supply of small, affordable units suitable for single-parent or small female-headed households.

Intersectional Analysis: Gender, Demographics, and Spatial Inequality

Intersectional analysis reveals that the combined effects of gender and demographic factors produce distinct housing demand profiles across Lagos's spatial divisions. Table 3 presents a comprehensive typology of housing demand segments based on the interaction of gender of household head, income quintile, and residential zone. Four primary segments emerge, each characterized by unique affordability thresholds, tenure preferences, and housing quality outcomes.

Table 3: Housing Demand Segments by Gender, Income, and Location in Lagos State

Segment	Gender/ Income	Location	Ownership Rate (%)	Avg. Monthly Housing Cost (N)	Cost Burden (%)	Primary Tenure
Segment I: Affluent Male HH	Male / Q4-Q5	Lagos Island, Ikoyi, Victoria Island	89.2	850,000	18.4	Freehold / Mortgage
Segment II: Middle-Income Mixed	Male & Female / Q3	Ikeja, Surulere, Yaba	52.7	285,000	32.1	Mortgage / Rent
Segment III: Low-Income Male HH	Male / Q1-Q2	Lagos Mainland, Oshodi	41.3	95,000	41.6	Rent / Incremental Build
Segment IV: Vulnerable Female HH	Female / Q1-Q2	Ikorodu, Badagry, Ajegunle	28.6	42,000	48.2	Rent-Free / Substandard

Source: Integrated analysis of LSMS-ISA GHS Panel, World Bank Nigeria Housing Finance survey, and Lagos State Ministry of Physical Planning and Urban Development housing registry (2020). Income quintiles based on

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annual household income distribution: Q1 = lowest 20%, Q5 = highest 20%. Cost burden = monthly housing cost as percentage of monthly income.

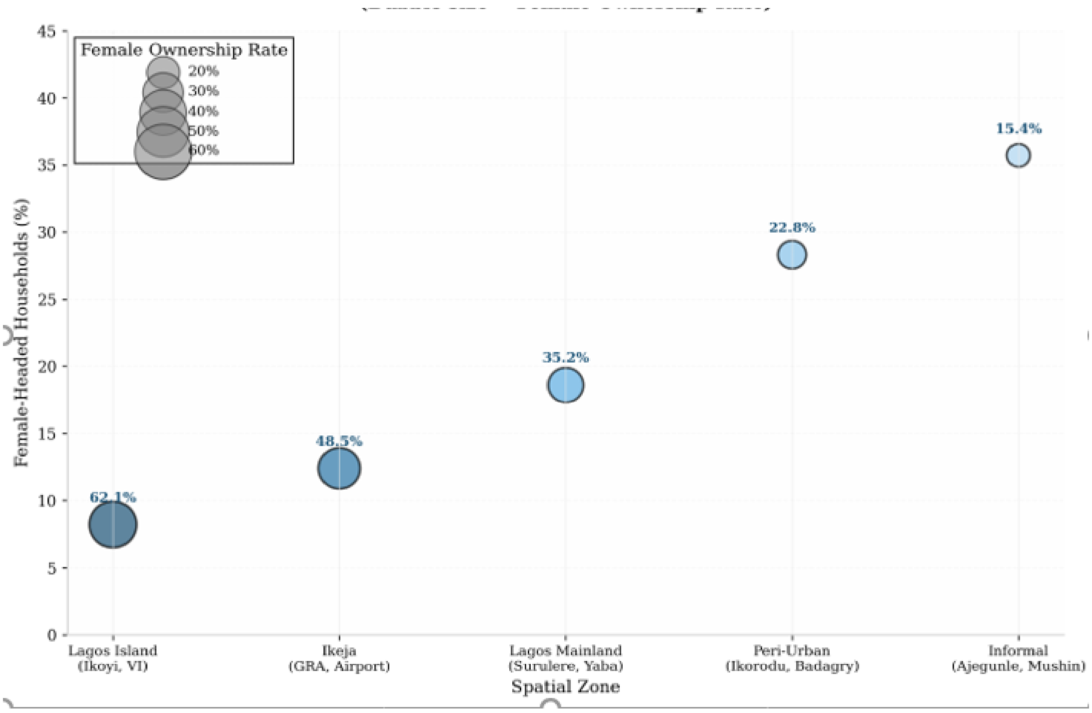

Figure 3: Spatial Distribution of Female-Headed Households and Ownership Rates Across Lagos Zones. Bubble size proportional to female ownership rate. Data from Lagos State Ministry of Physical Planning and Urban Development Housing Registry, 2020.

Segment I, comprising affluent male-headed households in the highest income quintiles located in prime areas, exhibits near-universal home ownership facilitated by mortgage finance and substantial equity. These households benefit from formal property markets, secure tenure, and high-quality infrastructure.

Segment II, representing middle-income households of both genders in transitional zones, demonstrates moderate ownership rates with significant reliance on mortgage and rental arrangements. The gender gap in this segment is narrower than in others, reflecting the economic capacity of dual-income professional households to overcome gender-based barriers.

Segment III encompasses low-income male-headed households in dense mainland areas, where ownership rates of 41.3 percent are achieved primarily through incremental self-building on informally acquired land. These households face severe affordability constraints but benefit from male privilege in land access and community networks that facilitate informal tenure arrangements.

Segment IV, the most vulnerable group, consists of low-income female-headed households concentrated in peripheral zones and informal settlements. With an ownership rate of only 28.6 percent and average monthly housing costs of ₦42,000, these households experience the intersection of gender disadvantage, low income, and spatial marginalization. Their primary tenure modes are rent-free family accommodation or substandard rental housing lacking basic amenities, with profound implications for health, security, and economic productivity.

Figure 4 illustrates the compounding effect of gender and income on home ownership outcomes. The ownership gap between male and female-headed households is smallest at the highest income quintile (10.7 percentage points) and largest at the lowest quintile (13.7 percentage points), suggesting that economic resources partially but do not fully offset gender disadvantage. Notably, the ownership rate for female-headed households in the highest income quintile (78.5 percent) still falls below that of male-headed households in the middle quintile (58.4 percent), indicating that gender operates as an independent barrier even among economically privileged women. This pattern is consistent with the theoretical expectation that gender norms and institutional barriers persist across income levels, though their material consequences are most severe for low-income women.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VI June 2026

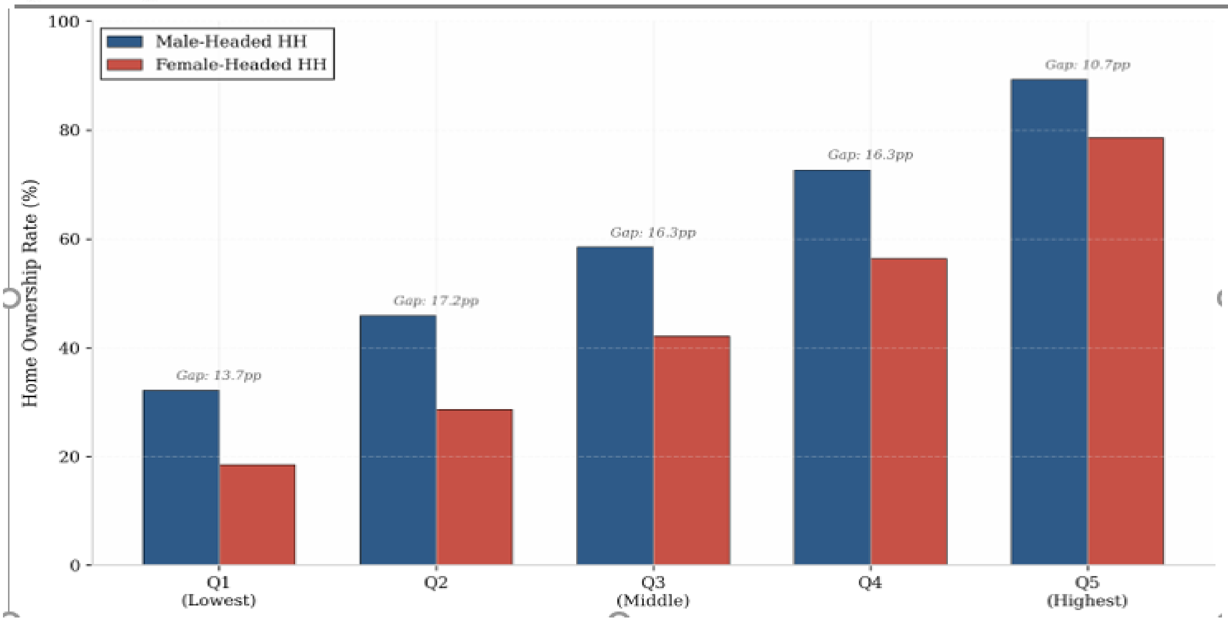

Figure 4: Home Ownership Rate by Gender and Income Quintile in Lagos State. Income quintiles based on annual household income distribution. Q1 = Lowest 20%, Q5 = Highest 20%. Gender gap measured in percentage points (pp).

Housing Finance Barriers and Gendered Access

Access to housing finance represents a critical bottleneck in the translation of housing demand into effective demand, and gender disparities in financial access significantly shape housing outcomes. Analysis of mortgage and housing loan data reveals that women face multiple, intersecting barriers to housing finance. First, income documentation requirements disproportionately exclude women, who are more likely than men to be employed in the informal sector without formal pay records, tax returns, or employment contracts. Second, collateral requirements, which typically demand property titles or land certificates, disadvantage women who are less likely to hold titled property due to inheritance discrimination and customary tenure practices. Third, cultural perceptions that designate men as the primary decision-makers in housing acquisition create psychological and social barriers that discourage women from applying for loans or participating in housing finance programs.

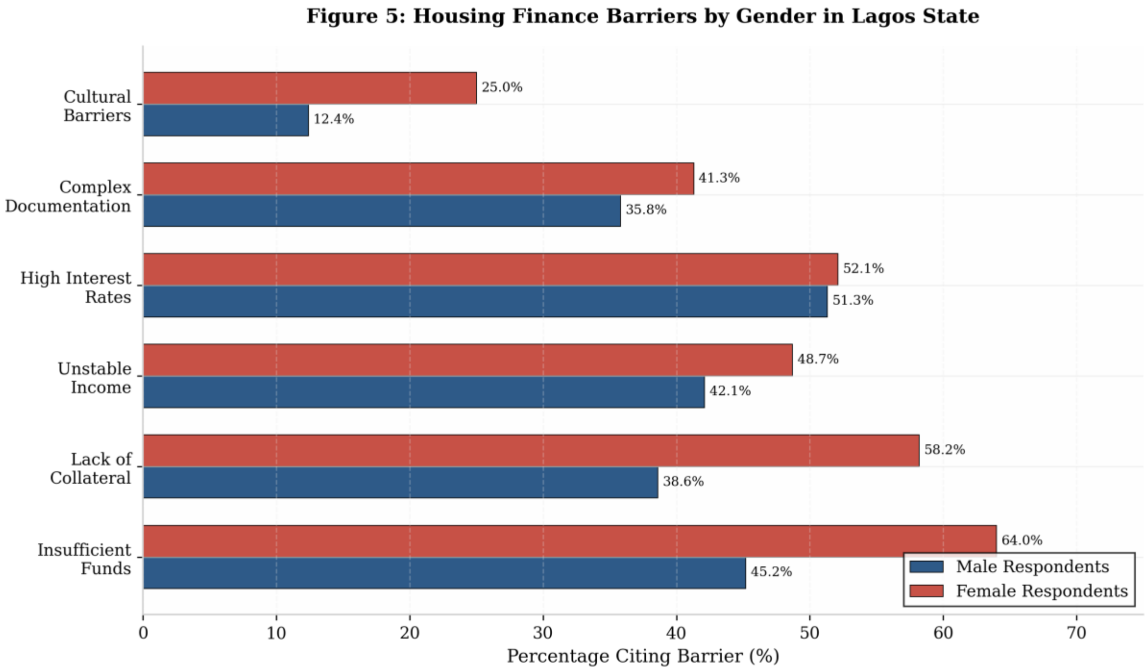

Figure 5: Housing Finance Barriers by Gender in Lagos State. Based on survey responses from 1,847 prospective homebuyers in Lagos State, 2020. Respondents could select multiple barriers.

Figure 5 presents the gendered distribution of housing finance barriers, revealing that women report higher incidence across all categories except high interest rates, where the gender difference is minimal (52.1 percent female versus 51.3 percent male). The most pronounced disparities occur in insufficient funds (64.0 percent female versus 45.2 percent male), lack of collateral (58.2 percent female versus 38.6 percent male), and cultural barriers (25.0 percent female versus 12.4 percent male). These findings underscore the multidimensional nature of gendered financial exclusion, encompassing not only economic constraints but also institutional and sociocultural barriers that collectively constrain women's housing finance access.

Table 4: Housing Finance Access and Utilization by Gender in Lagos State

Finance Type	Male Access Rate (%)	Female Access Rate (%)	Gender Gap (pp)	Avg. Loan Size (N)
Commercial Mortgage	12.4	4.8	7.6	8,500,000
National Housing Fund	8.6	3.2	5.4	4,200,000
Cooperative Housing Loan	15.2	9.1	6.1	1,850,000
Microfinance Housing	6.8	8.4	-1.6	420,000
Informal Credit (Esusu)	22.1	18.6	3.5	125,000

Source: World Bank Nigeria Housing Finance Development Program survey (2017) and Lagos State housing finance interviews (2020). Access rate = percentage of respondents who have utilized or are currently utilizing each finance type. Gender gap = male access rate minus female access rate; negative values indicate female advantage. pp = percentage points.

Table 4 reveals a notable exception to the general pattern of female disadvantage in housing finance: microfinance housing products, where women exhibit a higher access rate (8.4 percent) than men (6.8 percent). This reversal reflects the gender-targeted design of microfinance programs, which often explicitly prioritize women borrowers, and the smaller loan sizes that align with women's savings capacity and housing needs. However, the absolute scale of microfinance housing remains limited, with average loan sizes of N420,000 sufficient only for incremental building or renovation rather than full property acquisition. The dominance of informal credit arrangements (esusu) among both genders, with 22.1 percent male and 18.6 percent female participation, highlights the critical role of rotating savings and credit associations in filling the vacuum left by formal financial institutions.

The mortgage market in Nigeria remains severely underdeveloped, with mortgage debt to GDP ratio of less than 1 percent, among the lowest in the world. Interest rates on housing loans range from 18 to 25 percent annually, rendering mortgage finance inaccessible to all but the highest income earners. For women, these market conditions are compounded by gender-specific disadvantages. The World Bank's Nigeria Housing Finance survey found that 64 percent of women cited insufficient funds as the primary barrier to home purchase, compared to 45 percent of men, reflecting both lower incomes and higher risk aversion among female respondents. Furthermore, 25 percent of women respondents agreed that big financial decisions, including house purchase, are seen as the man's responsibility, indicating the persistence of patriarchal norms in household financial decision-making (IFC, 2020).

Innovative housing finance approaches, including microfinance for housing, cooperative housing schemes, and incremental building finance, show promise for addressing gender barriers but remain limited in scale. The Lagos State government's rent-to-own schemes and affordable housing programs have not explicitly incorporated gender targets or monitoring, resulting in limited reach to female beneficiaries. International experience, including the Self-Employed Women's Association (SEWA) housing finance model in India and the Mahila Awaas program, demonstrates that gender-specific financial products, including lower interest rates for women borrowers and simplified documentation requirements, can substantially increase women's housing access. However, the replication of such models in Lagos requires adaptation to local institutional contexts and resolution of land tenure complexities that impede collateralization.

DISCUSSION

The findings of this study contribute to several strands of scholarly and policy discourse on housing in African cities. First, the analysis confirms and extends previous research on gender gaps in property ownership by demonstrating that these gaps are not uniform but vary systematically by income, location, and demographic context. The identification of four distinct housing demand segments provides a nuanced framework for understanding how gender and demographic factors interact to produce differentiated housing outcomes, moving beyond aggregate statistics to reveal the heterogeneity of housing experiences within Lagos.

Second, the study advances a gendered demographic transition framework that integrates insights from demographic theory, feminist urban studies, and housing economics. This framework posits that the demographic dividend, often conceptualized in terms of economic growth potential, carries distinct implications for housing markets that are mediated by gender relations. In contexts where women's labor force participation and earnings remain constrained by patriarchal norms and structural barriers, the demographic dividend may fail to translate into improved housing outcomes for female-headed households, even as aggregate housing demand increases. The framework suggests that realizing the housing potential of demographic transition requires parallel investments in gender equality, including legal reform, financial inclusion, and labor market policies that enable women to convert demographic advantage into housing security.

Third, the analysis highlights the spatial dimension of gendered housing disadvantage, demonstrating that peripheral urban zones serve as zones of relegation for vulnerable female-headed households. This spatial pattern is not accidental but reflects the interaction of land markets, infrastructure investment, and planning decisions that prioritize central business district development and high-income residential enclaves over affordable housing and basic services in peripheral areas. The concentration of female-headed households in infrastructure-deficient zones creates a vicious cycle in which poor housing conditions limit economic productivity, which in turn constrains housing improvement, perpetuating intergenerational poverty. Breaking this cycle requires spatially targeted interventions that combine tenure regularization, infrastructure upgrading, and economic empowerment for women in peripheral settlements.

The study's findings regarding housing finance barriers align with broader research on financial inclusion in Sub-Saharan Africa, which documents significant gender gaps in access to formal financial services. The observation that women save at higher rates than men despite lower incomes suggests untapped potential for savings-based housing finance models that could leverage women's financial discipline. However, the transformation of savings into housing investment requires institutional innovations that address collateral constraints, including the acceptance of group guarantees, the development of housing microfinance products, and the simplification of land titling procedures that currently disadvantage women. The experience of countries such as Kenya, where housing finance cooperatives (SACCOs) serve as important channels for women's housing investment, offers relevant lessons for Lagos, though adaptation to the Nigerian regulatory environment and land tenure context is necessary.

The policy implications of this analysis are multifaceted. At the federal level, amendments to the Land Use Act to explicitly prohibit gender discrimination in land allocation and to establish fast-track procedures for women's land registration would address foundational barriers to female property ownership. At the state level, the integration of gender targets into Lagos State housing programs, including quotas for female beneficiaries in affordable housing schemes and the establishment of gender-responsive housing finance windows, would translate policy commitment into tangible outcomes. At the local level, community engagement strategies that work with traditional leaders to promote women's housing rights, combined with legal literacy programs that inform women of their statutory protections, would address the implementation gap between formal law and customary practice.

CONCLUSION

Housing demand in Lagos State is inseparable from the broader project of gender equality and inclusive urban development. This study demonstrates that female-headed households face a 13.7 percentage point deficit in home ownership, with the gap widening to 43.6 percentage points in polygamous unions and 18.2 percentage points in prime urban locations. Four distinct demand segments emerge from the intersection of gender, income, and location, with low-income female-headed households in peripheral zones experiencing the most severe compounded disadvantage. Demographic pressures including a youthful population, high household formation rates, and sustained rural-urban migration intensify aggregate demand while gendered barriers prevent equitable distribution of housing access. Addressing these challenges requires moving beyond one-size-fits-all approaches to embrace differentiated strategies recognizing the distinct circumstances of female-headed households, young migrants, large extended families, and other demographic groups. Policy priorities include: (a) gender-responsive housing finance instruments with reduced collateral requirements and simplified documentation for women in informal employment; (b) tenure regularization programs explicitly targeting women in informal settlements; and (c) demographic forecasting models incorporating intrahousehold bargaining dynamics to improve supply planning. Only through such nuanced, evidence-based, and gender-responsive approaches can Lagos achieve the sustainable and equitable urban future its residents require.

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APPENDIX A

Table A1: Multinomial Logistic Regression of Housing Tenure Outcomes

Predictor	**Rental vs. Ownership, OR (95% CI)**	**Rent Free vs.Ownership, OR (95% CI)**	**Employer Provided vs. Ownership, OR (95% CI)**
Female household head (ref: Male)	1.42***(1.18, 1.71)	1.89***(1.52, 2.35)	0.91 (0.62, 1.34)
Age of household head (years)	0.98***(0.97, 0.99)	1.01 (0.99, 1.02)	1.03***(1.01, 1.05)
Household size	1.12***(1.07, 1.17)	0.94** (0.89, 0.99)	1.08* (1.01, 1.16)
Income quintile (ref: Q1)			
Q2	0.78** (0.64, 0.95)	0.82 (0.64, 1.05)	0.71* (0.51, 0.99)
Q3	0.52***(0.41, 0.66)	0.61***(0.46, 0.81)	0.58** (0.39, 0.87)
Q4	0.31***(0.23, 0.42)	0.42***(0.30, 0.59)	0.44** (0.27, 0.72)
Q5	0.14***(0.09, 0.21)	0.28***(0.18, 0.44)	0.22***(0.12, 0.41)
Secondary education or higher (ref: Primary or less)	0.68***(0.56, 0.83)	0.74** (0.58, 0.95)	0.82 (0.59, 1.14)
Formal employment	0.55*** (0.45, 0.67)	0.61*** (0.48, 0.78)	2.14*** (1.58, 2.90)

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(ref: Informal or unemployed)			
Urban location (ref: Peri urban)	1.35***(1.12, 1.63)	0.78** (0.62, 0.98)	1.42** (1.08, 1.87)
Constant	2.14 (1.45, 3.16)	0.38** (0.22, 0.66)	0.12***(0.05, 0.29)
N	3,247	3,247	3,247
McFadden pseudo R^2	.18	.18	.18

Note. Values are odds ratios (OR) with 95% confidence intervals (CI) in parentheses. Ownership was the reference outcome category. Reference groups are indicated in parentheses. Standard errors were clustered at the local government area (LGA) level. $p < .10$*, $p < .05$**, $p < .01$***

Table A2: Interaction Effects of Gender and Income Quintile on Predicted Home Ownership Probability

Income Quintile	Male Headed Households (%)	Female Headed Households (%)	Marginal Effect of Female Head (Percentage Points)
Q1 (Lowest)	42.3	28.6	−13.7***
Q2	51.8	38.4	−13.4***
Q3	62.1	48.9	−13.2***
Q4	74.5	63.8	−10.7**
Q5 (Highest)	89.2	78.5	−10.7**

Note. Predicted probabilities were estimated from the multinomial logistic regression model with all other covariates held at their mean values. The marginal effect represents the difference in predicted home ownership probability between female headed and male headed households. $p < .05$**, $p < .01$***.