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## Exploring the housing pathways by young graduates in attaining residential independence in Accra, Ghana

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### Abstract

This study explores the housing pathways and difficulties experienced by young graduates in attaining residential independence in Accra, Ghana. Questionnaires were used to collect data on demographic characteristics and housing situation from 150 young graduates residing in Accra, and 20 young graduates who had completed the questionnaires were interviewed to explore their housing situation and challenges in more detail. Data from the questionnaires were analysed using simple descriptive statistics, and the interview data were analysed using thematic analysis. The study revealed that young graduates in Accra faced significant challenges in their housing journeys, marked by frequent moves, unmet expectations, and limited affordable housing options. While many hoped for a quick shift to independent living, financial constraints, job relocations, and the realities of the housing market often delayed or complicated this process. The findings further indicated that despite being employed, many young graduates struggled with housing independence owing to high rental costs and the demand for substantial upfront payments. Family support enabled a few young graduates to make the required upfront payments, providing a crucial stepping stone toward independent living. The young graduates expressed dissatisfaction with current housing policies, calling for more affordable housing, rent control measures, and urban planning that prioritises their needs. This study provides some valuable insights into the housing experiences and difficulties faced by young adults in a challenging housing market, trying to achieve residential autonomy. The study's findings highlight the need for a review of the urban planning and housing development framework within the urban space, which currently prioritises and oversupplies luxurious houses, to include approaches that mandate inclusion of housing for lower-income earners.

**Keywords:** *Housing, difficulties, young graduates, Accra, Ghana*

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## 1. Introduction

Housing remains an unmet need of citizens in various countries globally, as housing shortage is a reality in some developing countries (Obioha, 2021). According to Yaacob et al. (2017), housing not only serves the basic needs of citizens but is also considered one of the essential features of independent living. Housing plays an important role in shaping the independence, financial stability and overall well-being of young graduates in Ghana (Akplehey, 2024). However, studies have noted that young adults face significant hardships or barriers in accessing adequate and affordable housing owing to factors such as limited savings and precarious employment (Yaacob et al., 2017; Ornelas et al., 2024). The transition from student life to the working world is a challenging period for young graduates in Ghana, and finding suitable housing is one of the urgent issues they are confronted with (Akplehey, 2024).

The housing experiences and challenges of young adults and graduates have been reported in various countries (for example, in Malaysia and across Europe) by researchers such as Yaacob et al. (2017), Dewilde (2020), Yaacob and Noor (2023), and Ornelas et al. (2024). In Ghana, limited studies (Akplehey, 2024; Rentchamber Group Limited, 2024; Ehwi et al., 2024) have reported on some challenges new/young graduates face when securing affordable and suitable housing. However, these studies have not focused on young graduates' housing experiences, pathways, expectations, and factors influencing their housing decisions. This paper attempts to fill this gap in knowledge. Specifically, the study aims to identify the housing situation and expectations of young graduates in Accra; examine factors influencing the housing decisions of young graduates and housing difficulties experienced in attaining residential independence in Accra; and explore the future house ownership plans of young Ghanaian graduates and their opinions on government policies towards achieving this.

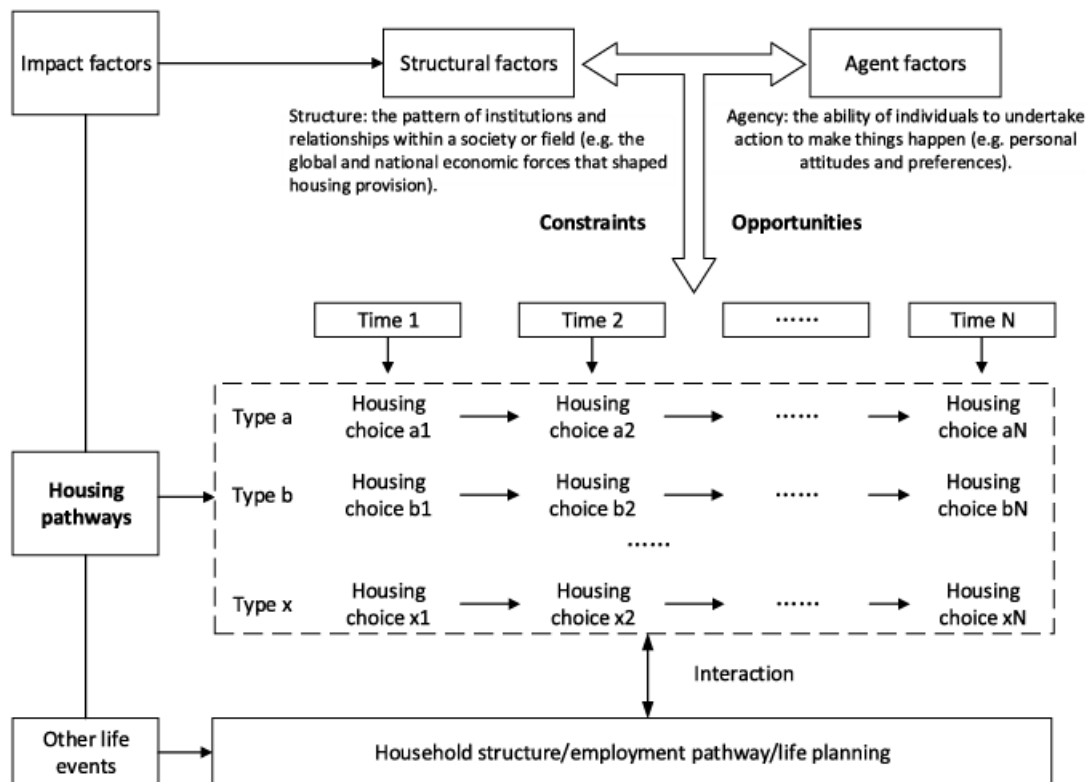
By doing this, the paper offers a nuanced appraisal of young graduate housing issues for informed policy direction. This paper adds to the research on transitions to housing autonomy (transition out of parental home) (Bertolini and Goglio, 2019). In the view of Akplehey (2024), addressing the housing needs of young graduates in Ghana is important for their successful transition into the professional world. Thus, the findings of this study have policy implications relating to housing for young graduates who are transitioning into adult working life.

This paper continues with a review of the literature on housing pathways for young adults/graduates. Afterwards, an overview of the housing situation in Ghana is presented, followed by the study area as well as the data collection methods. The results and discussion are presented subsequently, and the paper concludes with recommendations on how to address the housing difficulties experienced by young graduates in attaining residential independence in Accra, Ghana.

## 2. Housing pathways of young adults/graduates

Housing pathway is defined by Clapham (2002; 63) as “patterns of interaction (practices) concerning house and home, over time and space”. Housing pathway has also been defined as the varying household forms that individuals experience and the housing routes that they take over time (Clapham 2005; Hamzah and Zyed, 2020). The pathways approach was developed from other concepts, for instance, housing careers and housing histories (Clapham et al., 2014). The housing pathways framework is particularly relevant to describe the variety of possible ways in which young people navigate the housing field (Hochstenbach and Boterman, 2015).

It also considers the impact of both structural and agency factors on housing outcomes. Figure 1 displays the analysis framework of the housing pathways approach (Jin et al., 2023).



**Figure 1: Analysis framework of the housing pathways approach**

Source: Adapted from Clapham (2005, 2012) cited by Jin et al. (2023)

A housing pathway is linked to many other areas of life and runs alongside an employment pathway. For instance, changes in household structure due to marriage, childbirth, or divorce influence the housing pathway. Along the housing pathway, individuals and households make choices among the opportunities open to them. Some individuals and households have more opportunities than others, depending on decisions they have already made, as well as many other factors, including their employment situation and income (Clapham, 2005; Jin et al., 2023).

In research on housing pathways and migration plans of young talents (people between 20 and 35 years old with a bachelor's degree or above/who have a national vocational qualification certificate/who are professionals or managers of companies) in Shenzhen, China, Jin et al. (2023) identified four housing pathways. The first two included staying at parents' home (choosing to continue living with parents after entering the labour market) and private renting to owning (first entering the private rental market and will finally acquire homeownership) (Jin et al., 2023). It has been reported that living with parents or family members not only readily provides home comforts to young people/graduates but also presents an opportunity to save money and secure financial assistance from parents to purchase a house. Parents also get the accompaniment and care of their children (Hamzah and Zyed, 2020; Jin et al., 2023). The housing experiences of young adults further show that renting is considered a necessary option due to the inability to purchase a house (Hamzah and Zyed, 2020; Yaacob and Noor, 2023). Research indicated that parental financial support significantly helps young adults/graduates buy a house by boosting their probability of homeownership (Jin et al., 2023). According to

Druta et al. (2019), for some young adults, financial and practical assistance from parents was necessary to live independently, while for others, it made moving out of the parental home more comfortable.

Other housing pathways identified by Jin et al. (2023) among young talents in Shenzhen, China, were talented renting (where young talents enter talented rental housing/company-provided rental housing directly or after experiencing a period of private rental housing) and progressive private renting, frequently moving within the private rental sector. With the progressive private renting housing pathway, the housing quality becomes better after each move to a new dwelling or stays the same. Young talents on the progressive private renting pathway were found to move more frequently than those on other pathways. The major reasons for active moves were changes in the workplace and the desire to improve living conditions. Key reasons for forced moves were the landlord selling or redecorating the house and arbitrary rent increases (Jin et al., 2023).

The staying at parents' home housing pathway is similar to the stay at home to own housing pathway identified among young people in the UK by Clapham et al. (2014) (Jin et al., 2023). The private renting to owning housing pathway is in line with the traditional linear housing pathway of rent to own, as found in research by Hamzah and Zyed (2020) (Jin et al., 2023). The progressive private renting housing pathway appears similar to the progressive chaotic housing pathway outlined by Hochstenbach and Boterman (2015) (Jin et al., 2023). However, the private renting to talented renters housing pathway may be more specific for Shenzhen, China, as it has gradually emerged since the enactment of the Talent Housing Project in 2010 (Jin et al., 2023).

Furthermore, research has reported on young adults sharing rented accommodation with friends. For instance, in Germany, Lennartz and Helbrecht (2018) found that shared living in rental housing, both with friends and housemates who were strangers before the sharing situation, was common among younger adults while studying and in the first years after entering the labour market. Heath and Calvert (2011) similarly stated that friends play an important role in the housing pathways of single young adults, with many experiencing shared living arrangements as part of their transition from the family home.

The foregoing studies on housing notwithstanding, there is little or no information about housing pathways of young graduates in an emerging nation like Ghana. This study addresses this gap by examining the housing situation and expectations of young graduates in Accra, as well as the factors influencing their housing decisions and the difficulties they face in achieving residential independence. The next section describes the housing situation in Ghana.

### **3. Housing circumstances in Ghana**

Housing supply in Ghana is carried out through three major channels. These include housing offered by the government, housing provided by private real estate developers, and self-building by individuals and households (Acheampong, 2019). The increasing population in Ghana has continued to widen the housing deficit, which is estimated at 1.8 million housing units (CAHF, 2023; UN-Habitat, 2024). Additionally, over half (about 57%) of Ghana's population lives in urban areas, with the highest percentage in the Greater Accra Region (Ghana Statistical Service, 2021b). The UN-Habitat (2024) stated that the Ghanaian government has intervened in the housing situation in the nation to offer affordable housing, particularly for public sector workers. According to the Ghana Statistical Service (2021a), the public sector (government) engages about 10% of the employed population 15 years and older, and about

13% of the employed population live in the private formal sector, while a majority (77%) are employed in the private informal sector.

Private real estate developers in Ghana build high-quality housing, frequently in gated communities; however, at very high prices relative to incomes in Ghana (UN-Habitat, 2011; Acheampong, 2019). The Ghanaian economy is characterised by low wages and salaries (Ehwi et al., 2024). It was reported that houses built by private developers are often overpriced, making them unaffordable to low- and middle-income families. Housing provided by these developers is accessible by 1% of households in the urban areas (UN-Habitat, 2024). Ehwi (2021) reported that the prices of housing (two-, three-, and four-bedroom detached single-storey) in one gated housing community in Accra by private developers range from \$220,000 to \$450,000, and in another from \$36,000 to \$313,000. Soyeh et al. (2020) also found that property owners charge 48% more for rent in gated properties than in non-gated houses.

With most (80%) public sector workers in Ghana earning below GH¢3,000 (US\$196<sup>1</sup>) monthly, most Ghanaians cannot afford to borrow at present interest rates (Ghana Statistical Service, 2023; CAHF, 2024). According to the UN-Habitat (2024), mortgages are given at 30% per annum, making them only accessible to those with high incomes. Consequently, approximately 90% of housing is supplied incrementally, with Ghanaians self-building using their personal and family savings as and when available. Construction can take between five and 15 years to complete, resulting in a lag between housing supply and demand (Bank of Ghana, 2007; UN-Habitat, 2011; CAHF, 2023; 2024).

Renting is the most common type of tenure in urban areas, with 46% of households in rented housing (UN-Habitat, 2011; Ghana Statistical Service, 2022). Landlords have been accused of taking advantage of tenants by charging high and exorbitant rents (UN-Habitat, 2024). In addition, landlords usually demand two or three years of rent in advance from new and sitting tenants in place of monthly rent. This is in contrast to the provisions of rent law in Ghana, which states that property owners can charge rent in advance for not more than six months (Tippie et al., 1999; UN-Habitat, 2011; Asante et al., 2018). Researchers have reported that many people have to depend on help from family and friends to pay advance rent, and besides this, paying a monthly rent may also be very hard for low-income earners with irregular incomes (Gough and Yankson, 2011). However, Asante et al. (2022) found that a majority of employed graduate tenants in Ghana used their savings to raise funds for all or part payment of their advance rent. But some new, unemployed or newly employed graduates with very little personal savings depended on family and friends to raise part or all of the advance rent (Asante et al., 2022). Ehwi et al. (2024) also discovered that reasons why tenants find the payment of advance rent difficult include extended advance rent periods, unemployment, households with only one working adult, insufficient savings, low salaries and delayed salary payments. Generally, young adults leaving the parental home is an expectation of parents, and this is considered an obvious step on the road to adulthood (Druta et al., 2019). This paper, therefore, offers new and additional insights into young graduates' housing experiences and difficulties in achieving residential independence in Accra, as well as their opinions on government policies that could support them in attaining suitable housing.

#### **4. Study area, materials and methods**

This section provides discussions on the study area and methods of data collection.

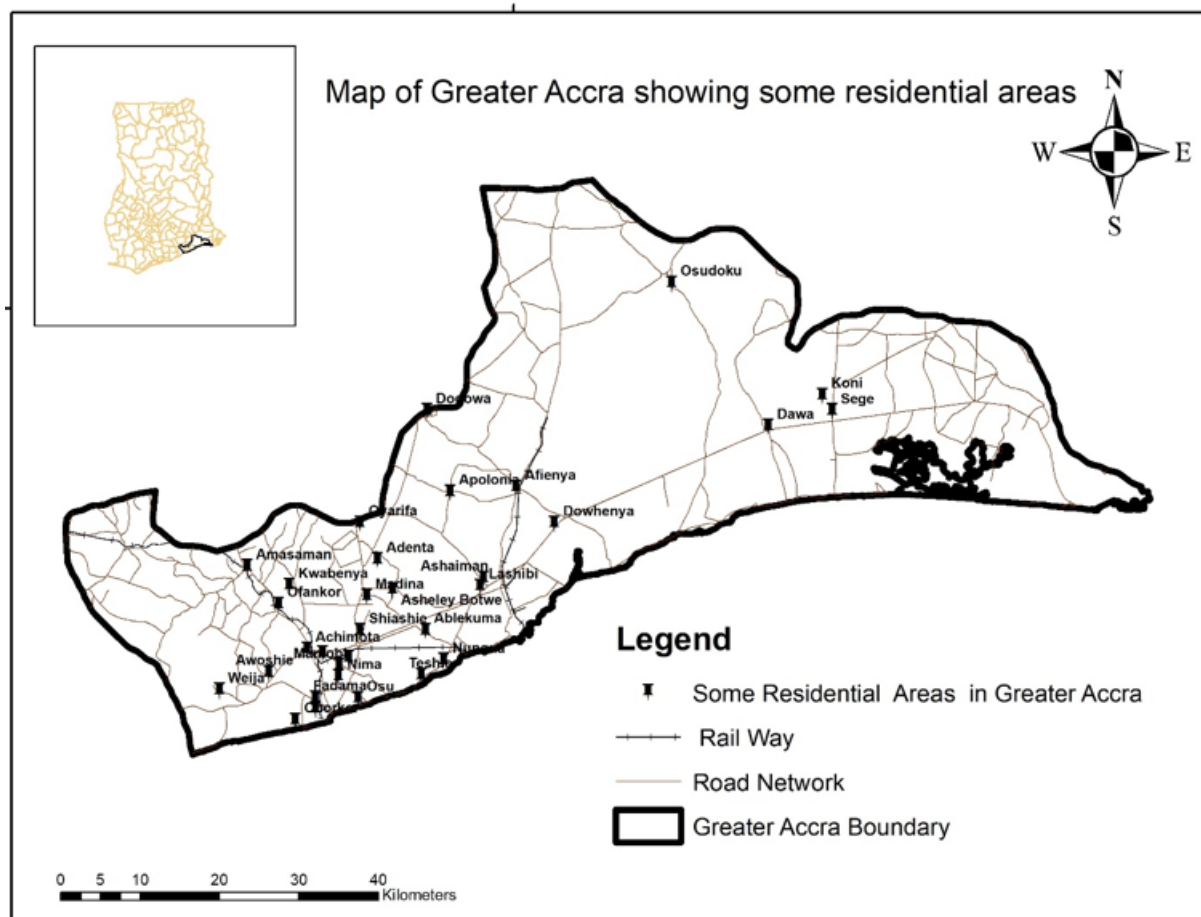
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<sup>1</sup> 1 US Dollar is equivalent to 15.27 Ghanaian cedis as at 1<sup>st</sup> July 2024 (CAHF, 2024).

#### 4.1 Study Area

The study was conducted in the city of Accra owing to its significance as a hub for young graduates seeking employment and housing. Accra is the capital and largest city in Ghana as well as the regional capital of Ghana's Greater Accra Region (Ghana Statistical Service, 2014; Gaisie et al., 2019). With a population of more than two million, the city is located along the Atlantic coast. Figure 2 is a map of the Greater Accra Region (Gaisie et al., 2019; WorldAtlas.com, 2025).

Furthermore, Accra is the economic hub of the Greater Accra Region and Ghana. The city hosts a number of manufacturing industries, oil and gas companies, financial institutions, telecommunications, tourism, education and health institutions, as well as other important establishments such as international embassies. These institutions provide job opportunities to residents of Accra, and their presence continues to attract people from all parts of Ghana and beyond to transact various businesses (Ghana Statistical Service, 2014; Gaisie et al., 2019).



**Figure 2: Map of Greater Accra showing some residential areas**

Source: Authors' construct

#### 4.2 Materials and Methods

A mixed-methods approach was adopted for this study. Mixed methods research integrates both qualitative and quantitative approaches to offer a comprehensive understanding of complex phenomena. By combining the strengths of both methodologies, researchers can triangulate

data, validate results, and obtain deeper insights into research questions (Ahmed et al., 2024). Regnault et al. (2018) also stated that mixed methods research allows a research question to be studied from different perspectives. For instance, researchers can combine the rich, subjective insights on complex realities from qualitative inquiry with the standardised, generalizable data generated through quantitative research. Data for this study were collected between August and September 2024. Participants of this study consisted of young graduates who had completed their tertiary education within the last five years and were residing in Accra at the time of the research. They were chosen because they were transitioning from education to employment and independent living. Their housing experiences are therefore reflective of the opportunities and challenges faced by young professionals in urban Ghana.

A total of 150 young graduates in Accra participated in the survey. A questionnaire was designed to collect data on the participants' demographic information, their current housing situation in Accra, the sources they used when searching for housing, whether they had benefited from government housing interventions or support programmes, and their plans for home ownership. The participants were also asked to suggest plans that can enhance housing interventions for young graduates in Accra. The survey was conducted both online through Google Forms and in person to ensure a wider reach and higher response rate. A total of 140 young graduates completed the online questionnaire, and 10 young graduates who had not completed the online questionnaire completed the questionnaire in person. The questionnaire was pilot tested with a small group of young graduates to ensure clarity and relevance. Feedback from the pilot test was used to refine the questions and improve the overall reliability of the instrument.

In-depth interviews were also conducted with 20 young graduates who completed the questionnaires to explore their housing situation and challenges in more detail. The interviews were semi-structured and centred on factors that influenced young graduates' current housing choices, perceptions about the housing options available to them in Accra, and challenges encountered in securing housing in Accra. The opinions about government policies that could support young graduates in finding suitable housing in the city were also explored during the interviews. The interviews were conducted in person at workplaces and the church and were recorded with the participants' consent. They lasted between 10 and 15 minutes. After the sixteenth (16<sup>th</sup>) interview, no new significant theme or insights emerged, indicating that data saturation had been achieved. However, interviews were continued up to the twentieth (20<sup>th</sup>) participant, ensuring a deeper understanding and richer interpretation of existing themes. It was reported that saturation can be reached at relatively small sample sizes in interviews, with as few as 9-17 interviews (Hennink and Kaiser, 2022).

Purposive and snowball sampling techniques were employed to select participants for the study. Purposive sampling was used to select initial participants who met specific criteria (having graduated within the last five years and currently residing in Accra) to complete questionnaires. The reason for purposive sampling is the better matching of the sample to the aims and objectives of the study, therefore improving the rigour of the research and trustworthiness of the data and findings (Campbell et al., 2020). Snowball sampling was used to identify additional participants. Initial respondents were asked to refer other young graduates in their network who fit the study criteria. This technique helped to broaden the participant base and gather more diverse perspectives. The advantage of snowball sampling is that it can be used to reach difficult-to-reach or hidden populations through personal referrals, making it easier to recruit a larger and more varied sample (Kennedy-Shaffer et al., 2021; Ahmed, 2024).

For the semi-structured interviews, convenience sampling was used to select 20 participants who had completed the questionnaires. Convenience sampling enables researchers to select

participants who are available and willing to participate (Ahmed, 2024). The data from the questionnaires were analysed using simple descriptive statistics, such as frequencies and percentages, which are presented in a table (Ehwi et al., 2024), while the interview data were transcribed and analysed thematically. Thematic analysis involved reading the interview data multiple times and coding the data to identify recurring themes and patterns related to the housing experiences of young graduates in Accra. Informed consent was obtained from each participant before they participated in the survey or interviews. Personal identifiers were removed from the data to ensure anonymity, and the information was securely stored. Participation was entirely voluntary, and participants were informed of their right to withdraw from the study at any time without any consequences.

## **5. Results and findings**

This section presents the findings of the study along with a discussion of the findings.

### ***5.1 Selected demographic characteristics of the respondents***

In terms of the demographic data of the respondents, more than half (52%) of the young graduates in this study were males, and the highest number (45%) were within the age range of 26-30 years (see Table 1). In terms of educational attainment, the majority (90%) held first and second degrees and primarily found employment in Accra, Ghana's private formal sector. Asante et al. (2022) similarly noted in their study that most of the young graduates were employed in the private formal sector.

Even though most of the young graduates (85%) in this study were employed, a few were unemployed (see Table 1). It has been reported that increasing graduate unemployment is an issue in Ghana, as some graduates from tertiary institutions are unable to find jobs (Zakaria & Alhassan, 2019). As of the third quarter of 2023, the youth unemployment rate for persons 15-35 years in Ghana was 21.7% (Ghana Statistical Service, 2024). In-depth examination of the reasons for graduate unemployment was outside the scope of this paper. However, factors such as fewer job opportunities relative to the large number of graduates in Ghana, graduates' lack of practical skills, and a mismatch between school supply and demand in the labour market have been reported as reasons for graduate unemployment in Ghana (Biney, 2015; Foster, 2022).

**Table 1: Demographic and housing information of respondents**

| Category   | Frequency<br>(n=150) | Percentage |
|--|----------------------|------------|
| <b>Gender</b>                                      |                      |            |
| Male   | 78                   | 52%        |
| Female   | 72                   | 48%        |
| <b>Age range</b>                                   |                      |            |
| 20-25 years  | 30                   | 20%        |
| 26-30 years  | 68                   | 45%        |
| 31-35 years  | 45                   | 30%        |
| 36 years and above                                 | 7                    | 5%         |
| <b>Educational level</b>                           |                      |            |
| First/Bachelor's degree                            | 97                   | 65%        |
| Second/Master's degree                             | 37                   | 25%        |
| Professional Certification                         | 16                   | 10%        |
| <b>Current employment status</b>                   |                      |            |
| Employed/self-employed                             | 128                  | 85%        |
| Unemployed   | 22                   | 15%        |
| <b>The sector of employment for those employed</b> |                      |            |
| Government   | 47                   | 31%        |
| Private  | 69                   | 46%        |
| Self-employed                                      | 34                   | 23%        |
| <b>Current housing situation</b>                   |                      |            |
| Rented apartments                                  | 75                   | 50%        |
| Family-owned housing                               | 37                   | 25%        |
| Self-built house                                   | 22                   | 15%        |
| Other arrangements                                 | 16                   | 10%        |

Source: Authors' field survey

## 5.2 *Housing situation of the respondents*

According to the results as presented in Table 1, most of the participants (50%) lived in rented apartments, while others lived in family-owned properties and self-built houses. A possible explanation for many living in rented apartments might be that detached houses generally have higher rents than apartments or single rooms in shared compounds<sup>2</sup> in Ghana (UN-Habitat, 2024). Limited funds were found to be a significant barrier for young graduates in the study area. The housing situation of the respondents in this study reflects the findings by Asante et al. (2022), who similarly noted that most young graduates lived in flats or apartments. It was further found that the majority of the young graduates in this study found their housing through

<sup>2</sup> A compound house is a house where many different households stay in different rooms in the same unit and use common facilities such as bathrooms and kitchen (Adu-Gyamfi, 2018).

family or friends. A few graduates shared housing arrangements with peers. For instance, one respondent stated that:

*“I couldn't afford to rent alone, so I moved in with a friend, and we split the rent”*  
(Respondent 13, Accra, 2024).

In addition, it was discovered that a majority (80%) of the young graduates in this study had not benefited from various government housing intervention programmes. A possible explanation for this is that the Ghanaian government housing intervention programmes mainly focus on public sector workers (UN-Habitat, 2024), while a majority of young graduates in this study were employed in the private formal sector or self-employed in Accra.

### **5.3 Housing expectations and experiences: navigating post-graduation realities**

Many respondents in this study described their housing journey since graduation as a series of transitions, often starting with living with family before moving into independent housing. One graduate noted:

*“I initially stayed with my parents for about a year after graduation while I saved up for a place of my own”* (Respondent 4, Accra, 2024).

And another stated that:

*“I lived with my parents for two years after graduation because I couldn't afford to rent an apartment right away”* (Respondent 10, Accra, 2024).

Besides this, another respondent stated that there were frequent changes in the housing situation owing to job relocations and changes in the financial situation. He said:

*“I had to move from where I was staying because I got a job in another place, which is very far, and transportation would have been a problem. Again, the rent I was paying at my initial place was high, and so I already had plans to move”* (Respondent 2, Accra, 2024).

Moreover, it was found that young graduates generally had high expectations regarding their post-graduation housing, hoping to quickly move into comfortable, independent living arrangements. However, these expectations were often tempered by the realities of the housing market in Accra. One respondent noted:

*“I expected to find a nice apartment close to work, but the rents were way higher than I anticipated”* (Respondent 17, Accra, 2024).

These findings showed that young graduates in Accra faced significant challenges in their housing journeys, marked by frequent transitions, unmet expectations, and limited affordable housing options. While many hoped for a quick shift to independent living, financial constraints, job relocations, and the realities of the housing market often delayed or complicated this process. Thus, affordability and quality emerged as major concerns.

### **5.4 Factors influencing the housing decisions of young graduates and the housing difficulties experienced**

This section presents findings on factors influencing the housing decisions of young graduates and housing difficulties experienced by young graduates in Accra.

#### **5.4.1 Salary levels, rent, upfront payments, economic conditions and proximity to work**

The effect of salary levels on housing decisions was evident throughout the interviews. Graduates with higher incomes had the privilege of choosing better-quality housing in desirable

locations, while those with lower incomes were forced to make sacrifices. These compromises often meant living in smaller apartments, settling for less desirable neighbourhoods or enduring longer commutes to work. As one participant stated:

*“My income pretty much dictates where I can live. I had to settle for a smaller apartment farther from work because it was all I could afford” (Respondent 19, Accra, 2024).*

This finding suggests that for many graduates, income level limits their housing options, curbing their independence and mobility.

The financial burden of securing housing in Accra was also a recurring theme in the interviews. Graduates spoke of the high rents and the considerable upfront payments often required by landlords, including security deposits and advance rent. These payments could amount to as much as two years of rent, placing a heavy strain on young people who were just starting their careers. In the words of a respondent:

*“It was difficult coming up with the two years’ rent advance that landlords usually demand” (Respondent 1, Accra, 2024).*

This highlights the immediate financial hurdles graduates must overcome before moving into a new house. Besides rent, the cost of furnishing a house was also a significant challenge faced by these graduates.

This study also found that economic conditions in Accra, including job market instability and rising inflation, added another layer of difficulty to the housing decisions of young graduates. The unstable job market, combined with the ever-increasing cost of living, made it even harder for many to secure and maintain affordable housing. One respondent explained that:

*“The job market is tough, and with the rising inflation, it is becoming even harder to afford rent” (Respondent 18, Accra, 2024).*

Graduates expressed concern about their financial futures, with many feeling that economic uncertainty limited their ability to make long-term housing plans. This financial insecurity often delayed their transition to independent living or forced them to settle for housing that was below their expectations.

#### **5.4.2 Cultural expectations and proximity to family**

Cultural expectations emerged as a key influence on housing decisions, with respondents feeling pressured to align with societal norms around independent living after graduation. In some Ghanaian cultures, there is an implicit expectation that young adults will move out and establish themselves independently shortly after completing their education. However, the realities of the housing market and economic challenges often made this transition difficult. One graduate respondent explained that:

*“In my culture, there is an expectation to start living on your own after you finish school, but it's not always easy” (Respondent 20, Accra).*

This finding reflects the tension between cultural ideals and financial realities, as many graduates found it challenging to balance the desire for independence with the cost of securing housing. This study further found that, for many graduates in this study, family played a central role in shaping their housing decisions, particularly in relation to location. The desire to maintain close relationships with family members, especially parents, often influenced where graduates chose to live. Some respondents expressed a preference to live near their families,

not only for emotional and social support but also to assist when needed. As one participant put it:

*“I chose to live close to my parents because family is very important to me, and I wanted to be nearby in case they needed anything” (Respondent 13, Accra, 2024).*

This highlights how strong family bonds and cultural expectations about living independently influence housing decisions.

#### **5.4.3 Financial assistance**

Amid the financial challenges in the country, it was discovered that a few graduates were fortunate enough to receive financial assistance from their families, which proved to be a critical factor in their ability to secure housing. In these cases, family support enabled graduates to make the necessary upfront payments, providing a crucial stepping stone toward independent living. As one graduate opined:

*“My parents helped me with the first rent payment; otherwise, I wouldn’t have been able to move out on my own” (Respondent 4, Accra, 2024).*

This financial support not only eased their financial pressure but also allowed some graduates to move into better quality housing than they would have been able to afford on their own. The findings further showed that generally these graduates viewed the housing options available to them as limited, particularly in terms of affordability and quality. For instance, a respondent commented that:

*“Affordable housing for young people is really hard to find in Accra, and the quality is often not great” (Respondent 18, Accra, 2024).*

#### **5.5 Future house ownership intentions**

The study also explored the intention of young graduates to own a home in the next five years in the questionnaire. The results showed that among the respondents, 40% were unsure, 35% were considering it, and 25% were not considering it. This indicates that it may take longer for young graduates to participate in the housing market as prospective homeowners. Generally, it is challenging but achievable for Ghanaians to own a house, often taking years due to high costs, the build-as-you-earn culture and housing shortages, especially for affordable options (Asante et al., 2018; UN-Habitat, 2024).

#### **5.6 Policy and urban planning perspectives: addressing the housing needs of young graduates**

Many respondents highlighted the pressing need for government policies that directly address the housing challenges faced by young graduates. These challenges included high rents, limited affordable housing options, and the lack of financial support for first-time renters. Graduates called for policies such as subsidised housing schemes and rent control measures to help mitigate the high costs associated with securing independent housing. For instance, a respondent noted that:

*“The government needs to introduce policies that make housing more affordable for young people, maybe through subsidies or rent control” (Respondent 5, Accra, 2024).*

Some respondents also emphasised that current policies were inadequate in creating accessible housing solutions, particularly for those on lower incomes. This has led to an increasing reliance on private rental markets, where prices are often dictated by market forces rather than regulated by government oversight. The lack of comprehensive housing policies that cater for the needs of young graduates was repeatedly identified as an area that requires immediate attention.

In addition to the need for supportive policies, graduates also critiqued the state of urban planning in Accra, noting that it often prioritises high-end developments over affordable housing for young professionals. There was a widespread perception that urban planning efforts cater more for affluent individuals or expatriates, leaving fewer options for young Ghanaians. One participant remarked that:

*“Urban planning in Accra seems to focus more on high-end developments rather than affordable housing for young graduates” (Respondent 15, Accra).*

This finding reflects the broader frustration with the disparity between luxury housing projects and the lack of affordable housing options, which further complicates the housing search for young people entering the workforce.

Graduates expressed a desire for urban planners to consider the unique needs of young graduates, many of whom are navigating financial constraints and fluctuating job markets. They suggested that inclusive urban planning should involve the creation of mixed-income housing developments, which would offer a variety of housing options at different price points, making it easier for young professionals to find homes that suit their budgets. Respondents also called for better infrastructure development, particularly in areas where affordable housing is more readily available but access to amenities, transportation, and job opportunities is limited.

## 6. Discussion

The findings from this study showed that most of the young graduates were in the age range of 26-30 years, with a significant percentage employed. The findings also showed that rented apartments were popular among these young Ghanaian graduates, which affirmed the findings of Asante et al. (2022). Moreover, the study highlights the significant role of rental housing in the lives of young graduates, with a substantial percentage of respondents residing in rented apartments. This is consistent with findings from studies by Hoolachan et al. (2016) and Yaacob and Noor (2023), which indicate that many young adults in urban areas rely on rental housing, particularly in contexts where homeownership is increasingly unaffordable (Howard et al., 2023). A few of the young graduates were found to be living with their peers, and shared housing arrangements among young adults were reported by researchers such as Lennartz and Helbrecht (2018).

The effect of socioeconomic factors, particularly salary levels, on housing decisions was a key theme in the findings. The study found that graduates with higher salaries were able to afford better-quality housing, while those with lower salaries had to compromise on factors such as location, size, and amenities. This result seems consistent with other studies, which found that salary is a key determinant of housing choices (Islam and Biswas, 2019). The housing challenges faced by respondents in attaining residential independence, including high rents, the need for substantial upfront payments, and limited affordable housing options, support evidence from previous observations, for example, Akplehey (2024), Rentchamber Group Limited (2024), and Ehwi et al. (2024).

The study also found that some graduates received financial assistance from their families to secure housing, highlighting the role of intergenerational support in attaining residential independence. This finding is consistent with research by Lennartz and Helbrecht (2018) and Asante et al. (2022), who discovered that family support is increasingly important in enabling young adults to access housing, especially in expensive urban markets. Earlier studies have also stated that it is common for parents and older relatives to assist financially in enabling young adults to live independently (Heath and Calvert, 2011). However, the reliance on family assistance may also reflect broader structural challenges in the housing market, where young graduates struggle to attain housing independence without external support.

Cultural and social factors also played a significant role in shaping the housing decisions of young graduates in Accra. The study found that cultural expectations regarding independent living and the importance of maintaining close family ties influenced respondents' housing choices. This is in line with the literature on the existence of parents' expectations of their children leaving the parental home and the influence of proximity to family on residential choices (Limbumba, 2010; Druta et al., 2019). These findings further suggest that the expectation to live independently after graduation is strong, but this expectation is often at odds with the economic realities faced by young graduates.

The study's findings on the intentions of young graduates to own a house in the next five years indicated that a majority were unsure or were not considering it. This suggests that house ownership may be difficult to achieve or unlikely to happen for these young graduates. Similarly, in a port city in southern England, Heath and Calvert (2011) discovered that most young adults (mainly graduates) felt that buying their personal house was a very distant hope.

The study's findings on the perceptions of government policies and urban planning efforts reveal a critical gap between policy intentions and the lived experiences of young graduates. Many respondents expressed dissatisfaction with current urban planning practices, which they perceived as favouring high-end developments over affordable housing solutions. These findings are in agreement with Acheampong (2019), who reported that private developers have targeted the high end of the housing market, constructing housing that only upper-middle-income and high-income households residing in Ghana and overseas can afford (Acheampong, 2019). It has also been reported that there is an oversupply of luxury housing targeted at high-income earners and a persistent shortage of low-income housing in Ghana (CAHF, 2024).

The call for more supportive government policies, including subsidised housing and better regulation of rental prices, reflects a broader demand for housing policies that are responsive to the needs of young graduates. These results suggest that rental assistance programmes are seen as helpful policy interventions for improving housing access for young graduates in Ghana (Ornelas et al. 2024). Researchers have similarly discovered that most young people on Madeira Island, a Portuguese island territory, considered rental assistance programmes the most immediate and impactful interventions for improving housing access for youth (Ornelas et al., 2024).

## 7. Conclusion

The study explored the housing experiences of young graduates, analysing their housing decisions and challenges faced in navigating the constrained housing market in Accra. The findings showed that most of these young graduates were within the age range of 26-30 years, with a significant proportion being employed. However, despite their educational achievements, many continued to face challenges in achieving residential independence. The

study found that a majority of the respondents were living in rental apartments, while others lived in self-built houses, family-owned properties or shared housing arrangements with peers.

In terms of housing experiences, the study highlighted the prevalence of frequent residential moves among young graduates, driven primarily by the search for better housing quality, proximity to workplaces, and affordability. However, the prospect of homeownership within the near future appeared uncertain for many respondents, with a significant portion expressing uncertainty about their ability to purchase a home within the next five years. Many young graduates described their housing journeys as marked by initial high expectations that were later tempered by the realities of Accra's housing market. Financial constraints, particularly high rents and the demand for substantial upfront payments, emerged as major barriers to achieving independent living. The influence of cultural and social factors was also evident, with some graduates feeling pressured to live independently due to cultural expectations, while others preferred to stay close to family for support. Moreover, there was a clear call for more supportive policies, such as subsidised housing schemes and better regulation of rental prices, to make housing more affordable for young graduates. Additionally, respondents emphasised the need for urban planning that prioritises affordable housing solutions over high-end developments, which are often inaccessible to young graduates.

Overall, the findings from this study highlight the complex and often challenging housing experiences faced by young graduates in Accra. The study also contributes to a deeper understanding of the housing experiences and difficulties faced by young graduates in Ghana and highlights the critical need for comprehensive and effective housing policies to assist this group. Addressing these housing issues is important to the well-being and success of young adults and for the broader socio-economic stability and development of the country (Ornelas et al., 2024). The study underscores the need for housing policy interventions that specifically address the housing plight of young graduates. There is also the need for a review of the urban planning and housing development framework within the urban space, which currently prioritises and oversupplies luxurious houses, to include approaches that mandate inclusion of housing for lower-income earners. Ongoing redevelopment of prime lands owned by the state in city centres across Ghana provides an entry point for the government to leverage on to get developers to supply houses not only for the upper-income group, but also tailor-made affordable housing units dedicated to low-income earners and young graduates. While this study provides meaningful insights, it was restricted to one city in Ghana, which limits the ability to generalise the findings of the study to a wider context.

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