

Understanding the Housing Tenure Choices and Difficulties of Young Graduates in Kumasi, Ghana

Farida Daphne Issah., Danielle Dede Kosi Odom

Department of Land Economy, Kwame Nkrumah University of Science and Technology

DOI: <https://dx.doi.org/10.47772/IJRISS.2025.908000011>

Received: 15 July 2025; Accepted: 28 July 2025; Published: 26 August 2025

ABSTRACT

The housing market in urban Ghana is characterized by a housing shortage, this shortage is exacerbated by rapid urbanization and population growth, which has significantly increased the demand for housing, while the supply has struggled to keep pace. This study explored the housing tenure choices of young graduates in Kumasi and the difficulties experienced in accessing housing. The study was carried out using a qualitative approach involving interviews with young graduates in Kumasi. It was discovered that most young graduates are in rented accommodation while others are living with their families owing to a preference to stay with family, to live close to workplaces and to avoid problems associated with renting housing in Kumasi. It was further found that young graduate tenants in Kumasi face significant housing challenges such as high rental rates, limited funds, substandard housing conditions, and shortage of affordable housing options. The young graduate tenants in this study called for housing supply targeting young graduates, stabilizing/decreasing rents, rental support from government and employers, and shorter periods of advance rent. The paper contributes to a deeper understanding of the housing challenges experienced by young graduates. These findings can help improve the suitability and availability of housing for young graduates/adults.

Keywords: Young graduates, housing, difficulties, Kumasi, Ghana

INTRODUCTION

Housing rights, including the right to adequate housing¹, are recognized as part of the broader human right to an adequate standard of living. This connection is established in both the 1948 Universal Declaration of Human Rights (UDHR) and the 1966 International Covenant on Economic, Social and Cultural Rights (ICESCR) (UN-Habitat, 2010). In spite of the growing recognition and central place of housing rights within international legal instruments (UN-Habitat, 2010), growing population and increasing urbanization have made housing one of the most acute problems facing Ghana. The Ghanaian housing landscape is characterised by housing shortages, increasing overcrowding, and decreasing quality and access to amenities in houses. Ghana has a housing deficit of about 1.8 million houses, and this deficit is particularly high in urban areas experiencing rapid growth, such as Accra, Ghana's capital city and Kumasi, Ghana's second largest city (UN-Habitat, 2024).

Many young people continue to seek and obtain independent housing. They may leave the parental home voluntarily for work-related reasons or to establish independence (Ford et al., 2002). In Ghana, young adults (those under 35 years) form the majority of the urban population and face many difficulties accessing housing (Atiglo, 2023; Akplehey, 2024). Whereas the housing experiences and difficulties faced by some Ghanaians is well documented in the literature (Asante et al., 2022; Ehwi et al., 2024; UN-Habitat, 2024), research has not focused on the housing experiences and challenges of young graduates in Kumasi. This study is designed to address this knowledge gap by investigating the housing tenure² choices of young graduates in Kumasi, identifying the housing challenges facing these young adults and the most preferable policy programmes in housing access. In a country where young adults make up a substantial portion of the urban population, understanding the housing difficulties of young Ghanaian graduates is important for developing targeted

¹ Adequate housing is defined to include security of tenure, availability of services, affordability, habitability, accessibility, appropriate location and cultural adequacy (UN-Habitat, 2010).

² Housing tenure refers to whether households own or rent the housing unit that they live in (Anthony, 2014).

strategies and interventions to support young graduates in securing suitable housing. This in turn can impact their financial stability, overall well-being, and contribution to the economy (Ornelas et al., 2024). This study contributes to the growing body of work regarding the challenges faced by young adults navigating a difficult housing market and trying to settle down (Hoolachan et al., 2016).

The next section discusses relevant literature on the housing tenure choices of young people and the difficulties they face in attaining independent housing. Afterwards, the housing circumstances in Ghana is described. Next, the methodology adopted for the study is discussed, followed by results and discussion. The conclusions are discussed in the final section.

Housing options and difficulties faced by young adults

Researchers have identified that socio demographic characteristics affect young people's housing tenure choices (Clapham et al., 2014; Chia & Erol, 2022). For instance, the employment situation of young people impacts considerably on their ability to secure housing in all sectors, but particularly owner-occupation (Clapham et al., 2014). Besides this, income level and marital status have significant impact on young peoples' housing tenure choices. In Australia, Chia & Erol (2022) found that never married young adults prefer to live with parents either for free or pay board; while those divorced/separated or widowed prefer to rent privately to maintain their residential independency, after life circumstances changed.

Studies reveal that the younger generation face challenges owning a house due to unaffordable housing markets, therefore many young people choose to rent housing (Yaacob & Noor, 2023). In the UK, for example, Clapham et al. (2014) reported that since the financial crisis of 2007/08 young people have found it difficult to access owner-occupation as banks have required substantial mortgage deposits and the employment situation of young people generally has been challenging. Thus, the private rented sector has been the choice of tenure for an increasing number of young people given the difficulties involved in entering owner-occupation or social renting (Clapham et al., 2014). Young people/graduates in Malaysia also face a similar issue; they do not have the funds to own a house owing to their limited economic resources, which stimulates the growth of renting culture among them (Yaacob & Noor, 2023). Equally, Hoolachan et al. (2016) found many young people living in the private rented sector in Scotland. A similar scenario can be seen in Sub-Saharan African countries such as Côte d'Ivoire whereby high housing costs, especially in urban areas, are a major factor contributing to young people living in rented accommodation (CAHF, 2024). Yaacob & Noor (2023) explained that renting promotes flexibility for individuals who face housing affordability issues before homeownership, and it can be considered as a viable option to meet people's lifestyles as they have different stages of life. For example, many young people migrate to urban cities for employment opportunities; thus, renting increases their mobility as they can freely search for jobs in urban areas (Yaacob & Noor, 2023).

It has been reported that young tenants/adults face numerous challenges when trying to access housing. Yaacob & Noor (2023) discovered that young people in Greater Kuala Lumpur, Malaysia face various challenges such as lack of access to affordable rental schemes and suitable rental housing schemes, high deposits, and high rents, particularly in the town areas. Similarly, challenges faced by young people in the private rented sector in Scotland include insecurity due to the nature of short-assured contracts that enable landlords to terminate a tenancy at the end of a contractual period and expensive rents (Hoolachan et al., 2016). Additionally, in Madeira Island, a Portuguese island territory, significant barriers and challenges facing young people when accessing housing were found to include high housing prices and rents, low salaries, lack of savings to purchase property and difficulties in obtaining a first job (Ornelas et al., 2024). Likewise in Ghana, Akplehey (2024) reported that with entry-level salaries and student loan repayments to consider, many young graduates find it challenging to afford high rents in urban areas where employment opportunities are concentrated, this often compels them to compromise on the quality of housing or to chose shared accommodations. Besides this, the lack of credit history poses a significant barrier for young Ghanaian graduates trying to secure housing (Akplehey, 2024).

Shared living in a group household or intergenerational home (moving back to their parents) have been considered as temporary solutions to combat housing affordability issues in staying closer to their education and/or employment (Chia & Erol, 2022). Furthermore, previous studies concerning housing among young

adults/graduates revealed a growing trend towards mature and high-earning young people living with parents for free. This enables young adults to save money and secure financial support from parents to purchase a house. Parents also obtain the care of their children (Druta & Ronald, 2017; Chia & Erol., 2022; Jin et al., 2023). Druta & Ronald (2017) emphasized that even though co-ownership schemes and government guarantees through Help-to-Buy opened new possibilities, for young people on lower incomes in the UK, parental support was still necessary for house ownership. Apart from financial assistance from parents, researchers have reported that parents also provide practical support with home decorating, and/or offering advice, such as recommending contractors to young adults. In addition, parental support to young adults does not always come in physical money; in some instances, young adults receive housing, sometimes to share with siblings (Druta & Ronald, 2017). Research has also shown that the housing tenure choices of young adults change with age. Chia & Erol (2022) reported that young Australians prefer to live with parents for free in their early young adulthood (16-21 years old), rent their house in their middle young adulthood (22-29 years old), and become house owners in their late young adulthood (30-34 years old).

Housing situation in Ghana

The Ghanaian housing market has three dominant types of tenure; owner-occupier, renting and rent-free. According to the 2021 population and housing census, 46% of households in urban areas occupy rented houses, approximately 38% live in owner-occupied houses and about 14% live rent-free³ (Ghana Statistical Service, 2022). Ghana has experienced significant population growth and urbanization, particularly in cities such as Accra and Kumasi as noted earlier. The nation's population reached 30.8 million in 2021. Growing at a rate of 2.1% per annum, this is a 6.1 million increase from the 24.7 million recorded in 2010. In addition, Ghana's urban proportion has increased from about 51% in 2010 to 57% in 2021; higher than previous intercensal periods (Ghana Statistical Service, 2021; UN-Habitat, 2024).

This increased demand for housing, coupled with limited supply, has pushed up rental costs. While the Ghanaian government has made efforts to increase the supply of affordable housing, the demand still outstrips the available stock. This shortage, particularly in urban centers, contributes to higher rents. Private landlords control the majority of the rental market in Ghana. Moreover, even though Section 25(5) of Ghana's Rent Act, 1963 (as amended), prohibits landlords from charging advance rent for more than six months in case of longer tenancies, private landlords tend to demand long periods (for example, one-three years) of advance rent from tenants. Also, landlords tend to demand shorter tenancy periods with regular rent increases yearly (UN-Habitat, 2024; Ehwi et al., 2024).

Researchers have documented difficulties in paying advance rent. Ehwi et al. (2024) found that longer rent advance periods, low salaries, delayed salary payments, and lack of adequate savings are factors contributing to the challenges tenants face regarding the payment of advance rent in Ghana. Adhering to paying advance rent usually transforms tenants into perpetual borrowers, limits personal development, and alters savings behaviour (Ehwi et al., 2024). Owing to the exploitative nature of the renting market in Ghana, the majority of tenants desire to work toward owning and moving into their own houses (UN-Habitat, 2024). A study by Asante et al. (2018) indicates that many urban tenants have to combine renting and self-building a house from their meagre salary in their quest to improve their housing careers. The combination of renting and self-building a house compels them to forgo or reduce non-housing consumption such as clothing, marriage, higher educational qualification, up-keep of in-laws, and cars among others (Asante et al., 2018).

Furthermore, many Ghanaians prefer to self-build because the prices of properties built by private developers are high relative to incomes in Ghana (Asante et al., 2018). The prices of houses by private developers can range from US\$220,000 to US\$450,000 in the inner city areas and from US\$36,000 to US\$313,000 in peri-urban areas (Asante et al., 2018; Ehwi, 2021). With a majority (80%) of public sector workers earning below GH¢3,000 (US\$288⁴) per month, most Ghanaians cannot afford to borrow at current interest rates. Cedi-denominated mortgage interest rates can range from 29.35% to 37.35%. As such, about 90% of housing supply is delivered incrementally, with Ghanaians self-building using their personal loans and savings (UN-Habitat,

³ If a house is rent-free or if you are staying rent-free, the owner is not asking for payment (UN-Habitat, 2024).

⁴ Exchange rate (10th July 2025): 1 USD = 10.40 Ghanaian Cedi

2011; Ghana Statistical Service, 2023; CAHF, 2024). The house building typically proceeds in the following discrete stages; the house is planned, all foundations are laid, the floor slab is cast, then the walls built, the roof constructed and covered, windows and doors fitted and the interior fitted (UN-Habitat, 2011). The building period is usually very long at between five and 15 years, as money must be raised to fund each stage (Bank of Ghana, 2007; UN-Habitat, 2011). This delays house ownership into middle-age or late working age, according to the UN-Habitat (2011) (2024).

On the other hand, working abroad is a key route to house ownership in Ghana. The Bank of Ghana (2007) emphasized that remittances play a major role in Ghana’s housing market because a majority of Ghanaians living abroad send money for buying or construction of housing. Obeng-Odoom (2010) similarly noted that migration to other countries, such as those in Europe and Scandinavia, has offered a means for certain Ghanaians to avoid this housing problem, since they make use of salaries there to save and build houses far more quickly in Ghana. Studies on Ghanaians living abroad have reported that it takes approximately five to seven years and three to six years for Ghanaians in London, UK and Sydney, Australia respectively, to complete their houses in Ghana (Diko & Tipple 1992; Obeng-Odoom 2010).

Leaving the parental home is a significant step in the transition to adulthood, marking a move towards independence and self-reliance (Egondi et al., 2013; Druta et al., 2019). However, according to Akplehey (2024), for young Ghanaian graduates, the transition from student life to the working world is a challenging stage owing to among others, the issue of finding suitable housing. The aim of this research is to gain an understanding of the challenges faced by young graduates in attaining independent housing in Kumasi. The next section describes the study area and the data collection method.

The study area

The city of Kumasi is centrally located in the Ashanti Region of Ghana. Its unique central position makes it accessible from all corners in Ghana. As noted earlier, Kumasi is the second largest city in the country and the administrative capital of Ashanti Region in Ghana. The city is growing rapidly with an estimated population of more than two million people and an annual growth rate of about 5.4% (Kumasi Metropolitan Assembly, 2025). Moreover, there are concentrations of economic activities in Kumasi. These include the Central Business District (CBD), which comprises the Kejetia Lorry Park, the Central Market and the Adum Shopping Centre. Other economics nodes include the Suame Magazine (vehicle repair centre), the Kaase/Asokwa Industrial Area and the Anloga Wood Market. Most industries which deal in food and timber processing, soap making and logging are concentrated at the Kaase/Asokwa Industrial Area. Also, there are a number of satellite markets in the city such as Asafo, Bantama, Oforikrom and Atonsu markets (Kumasi Metropolitan Assembly, 2025). Greater Accra and Ashanti Regions have historically been the most urbanized regions in Ghana. The Greater Accra, with its capital Accra, is the most urbanized, while Ashanti, home to Kumasi, is the second most urbanized. This high urban growth is mainly fueled by rural-urban migration and the transformation of rural settlements around the fringes of Accra and Kumasi into towns (Ghana Statistical Service, 2013; 2021). Kumasi was chosen for this study because there are a significant number of universities in the city. It is home to many public and private institutions of higher learning, such as the Kwame Nkrumah University of Science and Technology (KNUST) and Kumasi Technical University. Additionally, there are numerous private colleges and universities within the city.

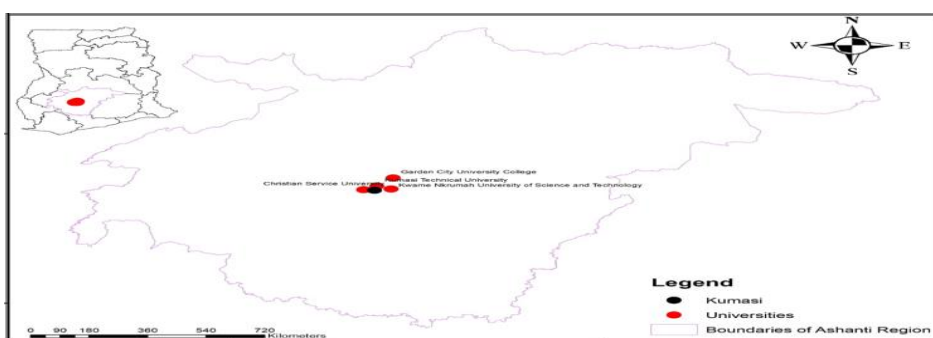


Figure 1: Map of Ghana showing the location of Kumasi within the Ashanti Region and some universities in Kumasi (Authors’ construct)

Method of data collection

The study adopted a qualitative research approach. According to Oranga & Matere (2023), the main goal of qualitative research is to explore and offer deeper, comprehensive and detailed description of phenomena from non-numeric data. In particular, qualitative research describes and explains relationships, individual experiences and group norms. The qualitative research approach enables researchers to collect rich, detailed data from participants (Oranga & Matere, 2023; Wojcik, 2024). Forty (40) young graduates who had completed their university study within the last five years and were living in Kumasi at the time of the study (early July 2025) were interviewed with the aim of discovering their housing experiences and difficulties as well as potential solutions. Their demographic information was also collected during the interviews. Young graduates were selected for interviews by a combination of purposive and snowball sampling methods (Clapham et al., 2014). Purposive sampling method was used to select the initial graduates and these graduates were requested to recommend another respondent. The interviews mostly lasted between 10 and 35 minutes. The interview data were later carefully read to identify recurring patterns, themes, and insights that explain how young graduates are experiencing and navigating the housing market in Kumasi. In the next section, the profiles of young graduates are presented as well as their housing tenure choices, key housing challenges experienced and the ways in which they are responding to these challenges as well as possible solutions.

RESULTS

Demographic profile of young graduates

The demographic data showed that the respondents comprised of 55% males and 45% females with a majority (72%) between 20 and 25 years old. All the respondents were unmarried and had a Bachelor's degree earned between 2021 and 2024. Very few (5%) were currently pursuing postgraduate degrees and out of these respondents, only one was unemployed.

Table 1: Selected demographic and housing data of young graduates

Category	Percentage
Gender	
Male	55%
Female	45%
Age range	
20-25 years	72%
26-30 years	28%
Educational level	
First/Bachelor's degree	100%
Current employment status	
National Service Personnel/employed/self-employed	98%
Unemployed	2%
Current housing tenure	
Rented housing	70%
Family owned housing	30

In addition, out of the young graduates in this study, a majority (73%) were undertaking their National Service. Ghana's National Service Scheme (NSS) is a mandatory one-year service programme for all Ghanaian graduates of accredited tertiary institutions, designed to contribute to national development and provide practical training. The National Service Secretariat (NSS) is the government agency responsible for administering the scheme. National Service personnel receive monthly allowance, and the current monthly allowance is GHC715.57 (National Service Authority, 2023; 2025). The very few National Service Personnel working in private companies received higher allowances for example more than GHC1,500 monthly.

The young employed graduates (25%) in this study currently worked in various sectors such as health, education, construction and fashion, and they earned between GHC2,000 and GHC12,000 per month. Higher income of GHC7,000 or more was earned by only one graduate who worked many jobs; he was an entrepreneur with more than three jobs, ranging from owning a farm, a laundry, and running a mobile money business as well as working with an agricultural firm.

Housing tenure and cost

Concerning housing tenure, the interview data showed that a majority (70%) of the young graduates in this study were in rented accommodation. Some tenants (especially those undertaking their National Service) rented rooms in hostels (a number of them sharing rooms with other people), very few rented apartments and other tenants rented rooms in compound/detached houses (some sharing rooms with others). A compound house is a house with many different households living in different rooms in the same unit and they tend to use common facilities such as bathrooms and kitchen. Rents in compound houses tend to be low and affordable (Ghana Statistical Service, 2014; Adu-Gyamfi, 2018). These accommodations are mainly in locations close to their place of work or further education.

Even though hostels tend to accommodate students in tertiary institutions, some young graduates preferred them because they offer better facilities and security. As one of the young tenants put it:

“Most of the homestels (houses given out for renting) that mostly accommodate graduates do not really have nice structures, they use the shared meter system, and are usually in places where the security is not tight, they are mostly situated behind huge hostels, and so very difficult for people to notice, making it quite unsafe.”

The remaining 30% of respondents were living with their nuclear or extended families in houses such as detached and compound houses. Reasons given for choosing to live with their family included a preference to live with family, the houses are close to their place of work, and to avoid problems that come with renting housing such as paying exorbitant rents as well as disturbances from landlords. For example, one graduate stated that “I am currently living with my parents due to all the stress and struggles that come with looking for a place, and the stories I have heard of how some landlords can be difficult to live with, always wanting to intrude in tenant's private lives.”

However, a young graduate currently living with family was searching for rental accommodation to be in proximity to the university of further studies. This suggests a desire for convenience, accessibility, or perhaps a preference for the university's specific academic environment. However, difficulties securing decent and affordable housing were reported. In the respondent's own words,

“I wanted a place close to campus because I am schooling now, I wanted to be closer to ease the stress and also move away from home since the responsibilities were piling up. I initially started searching with a friend also doing her MPhil but the rents were very high. We wanted an apartment but most were going for 18,000 Ghana Cedis and more, for two years rent advance. The places that were cheaper were quite far and had bad washrooms with rusted sinks, taps.”

Regarding housing costs, the young tenants in this study, including those employed, mentioned that rents in Kumasi are high as one graduate said, “Rents are too high for young graduates to afford. I think the housing rents are outrageously high for young graduates.”

Graduate tenants reported difficulties securing affordable housing as one of them put it: “It was very difficult getting one that met my budget.” A majority of the tenants paid one year rent in advance and the amount paid ranged from GHC3,000-6,000. Many of the tenants who paid higher advanced rents lived in rooms with exclusive use of washroom and kitchen while those who paid lower rents had to share the kitchen and washroom with others in different rooms. For example, a respondent stated that

“I am okay with the room since I did not have so many options, but I am complaining about the fact that I share the kitchen with residents in 10 other rooms, and so I don’t enjoy the privacy of cooking alone, there is also irregular water supply.”

Besides this, many tenants (especially those undertaking their National Service) received funds from family for advance rent payments while others used personal cash/savings for advance rent payments. A few of those who paid higher advanced rent indicated that they shared the cost with friends. As a graduate tenant said,

“I paid 6,000 Ghana Cedis rent advance for the whole year. The requirement was to pay in full, which was the full cost of the room, irrespective of how many people occupied it, so I decided to move in and share the cost with a close friend.”

Only one graduate tenant had his advance rent paid for by the employer and the advance rent was for two years. The findings further indicated that some tenants desired rooms where they did not have to share with others but the high rents of such rooms prevented them. A graduate noted that “I wanted one in a room but most hostels had outrageous prices, exceeding 8,000 Ghana Cedis and they were not modern. The homestels were not nice, and so I stuck with the two-in-a-room.” These findings indicate that high rents and the requirement for advance rent payments are major barriers for young graduates with limited savings and incomes.

On the other hand, even though most young tenants in Kumasi complained about high rents, one of them was of the view that housing in Kumasi favours young graduates due to lower rents in Kumasi than in Accra. In the words of this graduate,

“Rents in Kumasi cannot be compared to the outrageous rents in Accra. I travelled to Accra and heard a place was 1,200 Ghana Cedis for a month comparable to where I used to stay in Amakom, Kumasi, which was 280 Ghana Cedis a month. Even though the structures in Kumasi are not too nice, I don’t think the difference with Accra should be large, because some structures are not luxury but charge twice the rents in Kumasi.”

Rents in Kumasi are indeed typically lower than in Accra. Accra, being the capital and largest city in Ghana, has a higher cost of living, including rent, due to increased demand and development. The rent of a relatively small-sized room for four people in a hostel in Accra can be nearly GHC6,000 per occupant for a year. Kumasi generally offers more affordable housing options. An individual can secure a room for two people in a hostel in Kumasi for GHC4,500 per occupant for a year. However, the findings reported here suggest that even though rents are often lower in Kumasi, they are still unaffordable to young graduates owing to limited financial resources.

Housing challenges faced by young graduate tenants

This study discovered that the young adults who were living with their families did not encounter barriers to housing access. However, a number of them mentioned that some of their friends/colleagues from the university had faced challenges accessing housing in Kumasi as shown in the responses below:

“My mates have to be asking friends they know for a place they could rent in the location of their interest, or places closer, but most of the time, the places for renting are occupied. The ones they end up getting are also far from their places of work.”

“Some of my mates have difficulties in finding houses. The ones they find do not meet their preferences, most are not comfortable as compared to their own homes, and are relatively smaller, but they have no option since they need closer places to avoid traffic. Also, they mostly have to deal with agents, which increases costs since

they have to pay the agents and finally the landlords. Also, most agents they meet are frauds. Also, landlords are not clear with their tenants on the final terms and conditions as well as cost, they finally move in, then landlords start to disturb them with unexpected costs and outrageous amounts.”

“I had some friends staying at Tanoso and Abuakwa, they complained about the cost of rent, and how expensive it is. They have to pay one year's rent in advance.”

“I have friends who wanted to do their National Service at the Komfo Anokye Teaching Hospital, but they were not finding closer places, the ones they found were very expensive with monthly rent ranging between 300 and 400 Ghana Cedis. Some had to go to the extent of going for loans to be able to get places that were close because being late to work guaranteed complaints from supervisors.”

Similarly, the young tenants in this study experienced challenges accessing housing in Kumasi. Apart from the affordability issues, other challenges included being shown/securing housing with substandard conditions, such as inadequate services, difficulties identifying the owners/manager’s of houses found, dealing with fraudulent estate agents, and a difficult/stressful house search process as indicated in the responses below:

‘I walked a lot trying to find a nice place that was closer, it took a while then I met a random woman in the town, asked her, and she directed me to the current place.’

“I had issues with finding agents, the houses I found were not nice, and were far from work.”

“My current place is a peaceful environment, I am comfortable, except we don’t have access to direct water. We have to go and fetch water.”

“Coupled with the stress I had to go through, am quite okay with my current place except the kitchen is very small, and not modern.”

The study found that the difficulties in finding suitable and affordable housing in Kumasi led to some graduates resorting to perching in order to secure shelter. Furthermore, some tenants were of the view that housing designed for young graduates are limited because landlords tend to build accommodation targeting students/focused on building high-end properties. One tenant commented that

“The system does not favour young graduates at all; it only favours students. Every landlord wants more students, so one in a room is not really a lot, and the ones available are very expensive. The design of structures for most less expensive one-in-a-room are not nice.”

Interestingly, it was found that some landlords are reluctant to rent their properties to young graduates because previous young graduate tenants did not take reasonable care of their properties. For instance, a graduate living with parents who own rental properties mentioned that “My mom is no longer willing to accommodate young graduates due to her experiences with a few of them who lived irresponsibly, and after their tenancy ended, they left the place in an awful state.” Apart from this, some landlords were found to only rent out property to people they were familiar with or those recommended by others so as to prevent property damage. Another graduate noted that

“Landlords give out property to people they know or people who have been recommended to them because of their past experiences with tenants. Some tenants do not keep rooms and surroundings in good condition. So, it will be very difficult for landlords to rent their places to newcomers.”

These findings suggest that even though there is a shortage of suitable and affordable housing units for young graduates in Kumasi, the failure of some tenants/young graduate tenants regarding taking reasonable care of properties is making young graduates less desirable as tenants and limiting housing options available to graduates/newcomers. Additionally, it was found that some hostels and homestels do not want graduates as tenants because of reasons such as incurring extra costs when students are on holidays. According to a graduate tenant, “When students go on a break, landlords who have graduates as tenants have to still pay for

water bills, which I think is extra cost for them.” And another said, “Most hostels do not really accept graduates, they focus more on students.”

Addressing challenges faced by young graduate tenants

In terms of solutions to address the housing challenges of young graduate tenants, some graduates suggested that housing should be designed and built specifically for young graduates instead of property owners/developers focusing on students. As one of them said, “Buildings and apartments should be constructed purposely for young graduates and designed to factor independent lifestyle of graduates, with a high level of privacy.” Another added that “The government should designate hostels or houses for young graduates so that looking or searching for housing won't be difficult.”

Some graduates felt that the current planning of Kumasi fails to address the housing needs of young graduates. A graduate mentioned that “The demarcations for land are done anyhow, buildings are scattered, everyone builds where they want to build, it's not nice, the prices are increased every year without doing much to the building.”. Consequently, it was suggested that “Laws must be enforced, plans must be followed in putting up structures, rent must be stabilized, before rent increment a process must be followed and there should be a reason for rent increment.” In addition, others suggested that property owners should clearly state the rent and expenses to be paid by tenants at the outset, and rents should be decreased because young graduates are in the early stages of their careers or gaining experience and they tend to receive low allowances/salaries. For instance, a graduate stated that

“Landlords should be clear with their tenants on their terms and conditions, and all costs should be included in the fees so that tenants are fully aware before coming into agreement. Also, apartments should be built to house young graduates at lower costs to make life easier, since some are service personnel and others are new to the working environment, thus do not have enough income to afford places above their income levels.”

Another graduate mentioned that “Hostels can be built very close to campus for National Service personnel and graduates who work on campus at much lower rents, since graduates are now beginning life.” And another said, “After school, it's just you and God, and so I entreat landlords to consider this and reduce rents so National Service personnel and young people could manage to live.” It was further suggested that there should be a system in place to enable young graduates to secure loans, government should provide subsidies to young graduates and employers can also offer rent support to new graduates as captured in the following quotations:

“A system or module for young graduates to get a loan.”

“The government taking part of or subsidising the cost will be helpful.”

“Government intervention would be fine, especially by giving subsidies, subsidizing rents for young graduates because the resources are not there. You are just out from school and you are starting life. So at least a government intervention can be with subsidies at least, we can manage our debts.”

“I feel like once you are done with school, it is National Service so maybe the various companies should help their National Service personnel to get housing and giving them discounts.”

Furthermore, some graduates were of the view that the payment of advance rent should be cancelled or landlords should consider taking six months advance rent. As one respondent said, “Landlords should be open to taking six months' rent advance, to allow for flexible payment and ease the financial burden a little for young graduates.” Moreover, it was recommended that young graduate tenants should be encouraged to take reasonable care of rented properties, and this can enable them to extend their tenancy period if they desire to do so or be recommended as tenants for properties. According to a respondent,

“Young graduates should live well in their places of residence, so that it will favour others and make it easier for them to be accommodated. Live well so that landlords could recommend you or accommodate you for an extra period.”

It was also suggested that research should be conducted in order to determine the salaries of young graduates and ensure housing built suits their salaries. A graduate stated that

“Extensive research should be done to know the average salaries of young graduates in order for affordable houses to favour them because most affordable houses are not affordable at all, and end up targeting some government officials who are already doing well financially.”

DISCUSSION

In line with previous research on young adults, most of the young graduates in this study were living in rented accommodation, while others were living with their families (Yaacob & Noor, 2023). Reasons for choosing to stay in the parental/family home included to be close to the place of work, a preference to stay with family and to avoid issues associated with renting. Similarly, Chia & Erol (2022) reported that never married young adults prefer to live with parents either for free or pay board. The results further showed that family support plays a significant role in the payment of advance rent for young graduates. Heath & Calvert (2011) pointed out that it is common for parents and older relatives to assist financially in enabling young adults to live independently.

The study further found that young graduate tenants faced housing challenges such as high rental rates and advance rents, limited affordable housing options, and substandard housing conditions. Moreover, some young graduate tenants encounter difficulties securing suitable housing because of limited housing options close to the workplace, housing in areas close to their place of work are mainly designed and built for students, and some hostels/house owners prefer students as tenants. Also, tenants encountered challenges gaining access to estate agents (to enable them find housing) and property owners/managers of houses found. A few had to deal with fraudulent estate agents during their house search. Equally, some tenants in Akaabre et al.'s (2018) study stated that they had encountered fraudulent estate agents in Kumasi's housing market.

These findings support earlier studies revealing that young people/tenants in Ghana are confronted with housing affordability problems associated with low income and difficulty in paying advance rent (Yaacob & Noor, 2023; Ehwi, et al., 2024; Ornelas et al., 2024). Additionally, similar to the findings of Yaacob & Noor (2023), this study found that landlords of some graduate tenants increased rental payments annually and the condition of the rented house does not reflect the amount paid for it. Even though high rental cost was a major concern, this study further found that a graduate felt that Kumasi is generally a more economical choice compared to Accra because the city offers more budget-friendly places to rent in Ghana. Also, it was discovered that young graduates are less desirable to some landlords as tenants because of past experiences of some failing to take reasonable care of their properties. Some landlords were found to prefer renting out properties to people they were familiar with or recommended by others in order to ensure proper care of their properties.

Generally, these findings show that even though leaving the parental home is an important step in the transition to adulthood, it is becoming increasingly difficult to attain among young graduates in Kumasi (Druta et al., 2019). Young graduate tenants have limited access to decent and affordable housing. The housing options available to them are affordable but with inadequate services/substandard conditions or more private but expensive housing (Adu-Gyamfi, 2018). Consequently, these young graduates are calling for an increase in the supply of affordable housing units, rent stabilization/reduction because they are new to the job market, rental support from government and employers, the provision of housing targeting young graduates, and encouraging landlords to take advance rent for shorter periods. Ornelas (2024) equally reported that rental support programmes are seen as the most immediate and impactful interventions by young people for improving housing access for youth in Madeira. In addition, encouraging young graduate tenants to take reasonable care of rented properties was suggested in order to make them desirable to landlords as tenants.

CONCLUSION

This study sought to understand the housing tenure choices and difficulties of young graduates in Kumasi. The study found that most young graduates are in rented accommodation while others are currently living with

family for various reasons such as a preference to stay with family, to live close their place of work and to avoid problems associated with renting housing. The results of this investigation show that young graduate tenants in Kumasi face significant housing challenges including high rental rates, limited funds, substandard housing conditions, and shortage of affordable housing options. Some resort to sharing rented rooms with other people in order to secure a place to live.

Young graduates proposed several solutions to address these challenges, including the provision of housing targeting young graduates, stabilizing/decreasing rents, government programme to subsidize part of rent, rental support from employers, shorter periods of advance rent and graduates taking proper care of rented properties. These results suggest that young graduates are calling for short-term (for example, rent subsidies) and long-term (for example, graduate-targeted housing schemes) solutions. The results further suggest that in general given the challenges faced by young graduates, the government and employers have an important role to play in facilitating housing access. However, the maintenance of rented properties by young graduates is also crucial in facilitating housing access to young graduates. The findings of this research give a greater understanding of young graduates' housing tenure choices and difficulties in Kumasi, which can inform a change in housing policy (Chia & Erol, 2022). Additionally, landlords or housing officers can use the findings to assist them in designing housing development that match with the needs of young graduates (Yaacob & Noor, 2023). The study contributes to our understanding of challenges faced by young graduates in attaining independent housing.

ACKNOWLEDGEMENTS

The authors would like to thank the participants in this research.

FUNDING

The authors declare that this paper has not benefited from research funding.

DISCLOSURE STATEMENT

The authors report there are no competing interests to declare.

REFERENCES

1. Adu-Gyamfi, A. (2018) 'A house for the nuclear family: the case of Ghana,' *Housing and Society*, 45(3), pp. 157-185.
2. Akaabre P.B., Poku-Boansi, M. and Adarkwa, K.K. (2018) 'The growing activities of informal rental agents in the urban housing market of Kumasi, Ghana,' *Cities*, 83, pp. 34-43.
3. Akplehey, D.K. (2024) Housing for young university graduates; the starting of life in Ghana.' Ghana Web. Available at: <https://www.ghanaweb.com/GhanaHomePage/features/Housing-for-young-university-graduates-the-starting-of-life-in-Ghana-1961791> (Accessed: 4th July 2025)
4. Anthony, J. (2014) 'Housing tenure', In: Michalos, A.C. (eds) *Encyclopedia of Quality of Life and Well-Being Research*. Springer, Dordrecht.
5. Asante, L.A., Ehwi, R.J., and Gavu, E.K. (2022) 'Advance rent mobilisation strategies of graduate renters in Ghana: a submarket of the private rental housing market', *Journal of Housing and the Built Environment*, 37, pp. 1901-1921.
6. Asante, L.A., Gavu, E.K., Quansah, D.P.O. and Osei Tutu, D. (2018) 'The difficult combination of renting and building a house in urban Ghana: analysing the perception of low and middle income earners in Accra', *GeoJournal*, 83, pp. 1223-1237.
7. Atiglo, D.Y. (2023) Ghana's population is young and rapidly urbanising-policies need to match the data. Available at: <https://theconversation.com/ghanas-population-is-young-and-rapidly-urbanising-policies-need-to-match-the-data-209510#:~:text=The%20age%20composition%20of%20Ghana's%2031%20million,of%20young%20people%20are%20in%20urban%20areas.> (Accessed: 4th July 2025)

8. Bank of Ghana (2007) The housing market in Ghana. Available at: <https://www.bog.gov.gh/wp-content/uploads/2019/07/bog-housing.pdf> (Accessed: 14th July 2025)
9. Centre for Affordable Housing Finance in Africa (CAHF) (2024) 2024 Yearbook: housing finance in Africa. Johannesburg, South Africa. Available at: <http://housingfinanceafrica.org> (Accessed: 25th January 2025)
10. Chia, J. and Erol, I (2022) 'Young Australians living with parents: free and pay board as popular housing tenure choices', *Journal of Housing and the Built Environment*, 37, pp.1667–1692.
11. Clapham, D. (2002) 'Housing pathways: a post modern analytical framework,' *Housing, Theory and Society*, 19(2), pp. 57-68
12. Clapham, D., Mackie, P., Orford, S., Thomas, I. and Buckley, K. (2014) 'The housing pathways of young people in the UK', *Environment and Planning A*, 46, pp. 2016-2031.
13. Diko, J. and Tipple, A. G. (1992) 'Migrants build at home: long distance housing development by Ghanaians in London', *Cities*, 9(4), pp. 288-294.
14. Druta, O. Limpens, A., Pinkster, F. M. and Ronald, R. (2019) 'Early adulthood housing transitions in Amsterdam: understanding dependence and independence between generations', *Population, Space and Place*, 25(2):e2196.
15. Druta, O. and Ronald, R. (2017) 'Young adults' pathways into homeownership and the negotiation of intra-family support: a home, the ideal gift,' *Sociology*, 51(4), pp. 783-799.
16. Ehwi, R. J., Asante, L. A., and Gavu, E. K. (2024) 'Understanding the norms and difficulties with advance rent payments in Ghana', *International Journal of Urban Sustainable Development*, 16(1), pp. 163-181.
17. Ehwi, R. J. (2021) 'Walls within walls: examining the variegated purposes for walling in Ghanaian gated communities', *Housing Studies*, pp. 1-22.
18. Egondi, T., Kabiru, C., Beguy, D., Kanyiva, M., and Jessor, R. (2013) 'Adolescent home-leaving and the transition to adulthood: a psychosocial and behavioural study in the slums of Nairobi', *International Journal of Behavioral Development*, 37(4), pp. 298-308.
19. Ford, J., Rugg, J. and Burrows, R. (2002) 'Conceptualising the contemporary role of housing in the transition to adult life in England,' *Urban Studies*, 39(13), pp. 2455-2467.
20. Ghana Statistical Service (2014) Housing in Ghana. Available at: <https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Housing%20in%20Ghana.pdf> (Accessed: 15th July 2025)
21. Ghana Statistical Service (2013) 2010 population and housing census: district analytical report. Available at: https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/2010_PHC_National_Analytical_Report.pdf (Accessed: 11th July 2025)
22. Ghana Statistical Service (2021) 2021 population and housing census press release: general report volumes 3A, 3B and 3C. Available at: <https://www.statsghana.gov.gh/gssmain/storage/img/marqueeupdater/2021%20PHC%20General%20Report%20Vol%203A,%203B%20and%203C%20Press%20release%20for%20General%20Report.pdf> (Accessed: 11th July 2025)
23. Ghana Statistical Service (2022) Ghana 2021 Population and Housing Census General Report Volume 3k. Available at: https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/Volume%203K_Housing%20Characteristics_240222.pdf (Accessed: 8th July 2025)
24. Ghana Statistical Service (2023) Ghana 2022 earnings inequality in the public sector. Available at: <https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/Earnings%20Inequality%20Report%2014-02-2023.pdf> (Accessed: 15th June 2025)
25. Heath, S. and Calvert, E (2011) 'The role of family and friends in the housing pathways of single young adults', ESRC Centre for Population Change, Briefing 6, Available at: https://eprints.soton.ac.uk/355023/1/BP6_Housing_Pathways_of_Single_Young_Adults.pdf (Accessed: 13th July 2025)
26. Hoolachan, J., McKee, K., Moore, T., and Soaita, A. M. (2016). 'Generation rent' and the ability to 'settle down': economic and geographical variation in young people's housing transitions, *Journal of Youth Studies*, pp. 1-16.

27. Jin, C., Li, B., Jansen, S. J. T., Boumeester, H, J, F, M. and Boelhouwer, P. J. (2023) ‘Understanding the housing pathways and migration plans of young talents in Metropolises– a case study of Shenzhen,’ *Housing, Theory and Society*, 40(4), pp. 435-462.
28. Kumasi Metropolitan Assembly (2025) Brief on KMA. Available at: <http://kma.gov.gh> (Accessed: 11th July 2025)
29. National Service Authority (2023) National Service Scheme secures government approval for upward adjustment of monthly allowances for National Service personnel. Available at: <https://www.nss.gov.gh/blog/national-service-scheme-secures-government-approval-for-upward-adjustment-of-monthly-allowances-for-national-service-personnel> (Accessed: 11th July 2025)
30. National Service Authority (2025) Our rules and regulations. Available at: <https://www.nss.gov.gh/our-rules-and-regulations#:~:text=The%20National%20Service%20programme%20is,of%20common%20citizenship%20among%20Ghanaians> (Accessed: 11th July 2025)
31. Oranga, J. and Matere, A. (2023) ‘Qualitative research: essence, types and advantages,’ *Open Access Library Journal*, 10, pp. 1-9.
32. Ornelas, J. C. B., Freitas, C. M. F. de and Rosa, Á. A. da. (2024) ‘Young people’s perceptions of housing access in a small and remote island: the case of Madeira,’ *Small States & Territories*, 7(2), pp. 287-300.
33. Obeng-Odoom, F. (2011) ‘Real estate agents in Ghana: a suitable case for regulation?’ *Regional Studies*, 45(3), pp. 403-416.
34. UN-Habitat (2011) Ghana housing profile. Nairobi, Kenya: UNON Publishing.
35. UN-Habitat (2024) Ghana housing profile. Nairobi, Kenya: RICHADAD.
36. UN-Habitat (2010) The right to adequate housing. Available at: https://unhabitat.org/sites/default/files/documents/2019-05/fact_sheet_21_adequate_housing_final_2010.pdf (Accessed: 4th July 2025)
37. WOJCIK, M. (2024) Advantages of qualitative research. Available at: <https://www.mwediting.com/advantages-of-qualitative-research/> (Accessed: 11th July 2025)
38. Yaacob, M. A. and Noor, N. H. M. (2023) Understanding the challenges faced by the young people in Malaysia. Kedah International Conference on Social Science and Humanities UiTM Kedah, Malaysia, 21-22 June 2023.