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# **Exploring housing tenure choices and homeownership aspirations among Nigerian immigrants in the Helsinki Metropolitan Area**

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**Abstract:**

The increasing diversity of Finland's population is also reflected in the housing sector, where immigrant groups are playing a growing role. This study explores how Nigerian immigrants in the Helsinki region navigate housing choices, focusing on the factors that shape their tenure decisions and aspirations for homeownership. For many Nigerian immigrants, housing is not just a place to live but a foundation for building a life, planning for the future, and fulfilling cultural and family expectations.

A qualitative research design was used to capture participants' perspectives and lived realities. Twelve semi-structured interviews were conducted with Nigerian immigrants in the greater Helsinki area, offering insights into both practical housing decisions and deeper reflections on stability, responsibility, and future planning. The findings reveal that housing decisions were shaped by a combination of financial constraints, changing family dynamics, and cultural values. While many participants viewed homeownership as a rational financial goal, they were often excluded from the market due to the constraints of their income sources, particularly those derived from self-employment, which were not regarded as stable by banks.

The study highlights how housing aspirations were often motivated by intergenerational concerns. Informants saw homeownership as a way to create security and legacy for their children, with some also pursuing property acquisition in Nigeria alongside plans to settle in

Finland. These cross-border strategies reflect respondents' flexible and future-oriented understandings of housing.

The study contributes to migration and housing research by showing that immigrant housing decisions are shaped not only by present conditions, but also by culturally meaningful visions of the future. It also calls for more inclusive financial and housing policies that account for the diverse realities of immigrant families.

## **Table of contents**

<b>1</b>	<b>Introduction</b>	<b>7</b>
1.1	Background	7
1.2	Structure of the thesis	10
<b>2</b>	<b>Key concepts and theories</b>	<b>12</b>
2.1	Definition of Key Concepts	12
2.1.1	Im/migrant and ethnic minority	12
2.1.2	Housing preference and housing choice	13
2.1.3	Home, Immigrant Homeownership and Sense of Belonging	15
2.2	Theoretical Perspectives	17
<b>3</b>	<b>Empirical context: Nigerian immigrants in Finland, Helsinki and the Finnish housing market</b>	<b>21</b>
3.1	Nigerian Immigrants in Finland	21
3.1.1	Nigeria: Country Profile and Demography	21
3.1.2	Past Migration Trends	22
3.1.3	Nigerians in Finland and Helsinki	23
3.2	Finnish housing market	25
<b>4</b>	<b>Research Methodology</b>	<b>28</b>
4.1	Research Process and Design	28
4.2	Data Collection	29
4.2.1	Semi-structured interviews	29
4.2.2	Sample and Participant Selection	30
4.3	Data Processing and Analysis	31
4.4	The Participants	32
4.5	Ethical Considerations	33
<b>5</b>	<b>Results and Discussion</b>	<b>35</b>
5.1	Current Housing Situation	35
5.2	Housing Tenure Choices	37

<b>5.3</b>	<b>Homeownership and belonging</b>	<b>46</b>
<b>5.4</b>	<b>Housing aspirations and future desires</b>	<b>48</b>
<b>5.5</b>	<b>Discussion</b>	<b>51</b>
5.5.1	Economic rationality and structural constraints	51
5.5.2	Life Transitions and Neighbourhood choices	51
5.5.3	Intergenerational Aspirations and Cross-Border Investment Thinking	53
<b>6</b>	<b>Conclusion</b>	<b>55</b>
	<b>References</b>	<b>57</b>
	<b>Appendices</b>	<b>67</b>
	<b>Appendix 1 – Interview Questions</b>	<b>67</b>



# 1 Introduction

## 1.1 Background

As immigrants make up a growing proportion of Finland's population, their successful integration has become increasingly important. In 2022, the number of foreign-language speakers in Finland increased by more than 37,000, marking the most significant annual rise in at least 40 years; as of 2024, every tenth person in Finland now speaks a foreign language as their native language (Statistics Finland, 2023 & 2024).

This growing diversity has prompted discussions about how well migrants are able to integrate into Finnish society, particularly in terms of settlement, employment and long-term stability, with housing recognised as a key part of this integration process (Torpan et al., 2024; Zorlu et al., 2014). While immigrant housing has been extensively studied, (Andersen, 2016; Bolt et al., 2010; Dhalmann, 2013; Dhalmann & Vilkama, 2009; Nielsen et al., 2015; Turner & Hedman, 2014) there remains a need for further research that captures the experiences and aspirations of less-represented groups, such as Nigerian immigrants, within the Finnish context.

Addressing this gap is not only academically significant but also socially relevant. In many European countries, the integration and housing patterns of ethnic minorities have increasingly become contentious political issues (Dhalmann, 2013). This is because how and where people live reveal much about a society, the opportunities and avenues available for integration, as well as the disparities and barriers to social mobility (EWSI Editorial Team, 2016; Dell'Olio, 2004).

Against this backdrop, understanding how migrants make housing decisions, particularly in a context like Finland, where African communities continue to grow and diversify, offers valuable insight into the everyday dimensions of integration and belonging.

The choice of housing is a deeply personal decision. This decision can be even more complex for migrants as they navigate the intricacies of an unfamiliar housing market while dealing with other factors, such as language barriers and building financial credibility and stability, all within a new social environment that is sometimes

markedly different from their home countries. The selection of a home often represents the pursuit of a specific quality of life, whether it's through location, design, or access to desired amenities, and is shaped by a range of personal, financial and structural considerations (Coates et al., 2013). These individual choices are deeply connected to broader questions of integration, as patterns of where and how immigrants live often reflect their opportunities to adapt to their new country, build social networks and integrate into the broader society (OECD, 2023).

Housing is a vital part of societal structure, offering much more than basic shelter (Reece, 2021). In English language literature, it is considered both a noun and a verb (Ruonavaara, 2018, p. 178), a tangible commodity and a dynamic process (Ronald, 2008). This dual conception of housing captures not only its material and physical nature, the buildings in which people live, but also the various activities involved in making them available and liveable. So, beyond the real estate is the complex interplay of economic, social and political forces that shape an individual's access to housing and their experiences within it.

The pursuit of homeownership, a prevalent form of housing, has often been seen as a marker of stability and integration among immigrants (Andersen et al., 2013; Borjas, 2002; Constant et al., 2009; Kauppinen et al., 2015; Nielsen, 2014; Sinning, 2010). At the same time, homeownership patterns among immigrants can also highlight issues of ethnic residential segregation, revealing disparities in access to housing (Andersen, 2016; Andersen et al., 2013; Kauppinen et al., 2015; Musterd, 2005).

Homeownership is one of the most important symbols of personal success and status, as it allows individuals to signal higher social standing, which in turn can enhance overall happiness (Diaz-Serrano, 2006; Rohe et al., 2002; Zumbro, 2014). Furthermore, it is widely recognized as a critical means of building wealth, representing a significant financial investment and commitment (Reece, 2021; Zorlu et al., 2014).

For immigrants, homeownership also symbolises a significant step towards putting down roots in a new environment, potentially enhancing their sense of belonging and permanence (Nur, 2024). However, this relationship is not always straightforward. Contextual factors such as cultural background, experiences of discrimination, and structural barriers can complicate the connection between housing tenure and a sense of belonging.

Helsinki's increasingly diverse immigration flows contribute to population growth and fuel economic growth and social transformation. As of 2023, 18% of Helsinki's population spoke a mother tongue other than Finnish, Swedish, or Sami. With the total population projected to increase from about 650,000 in 2020 to an estimated 740,000 by 2035 (Jaakola et al., 2023), there is a continued need for targeted research on the integration, housing needs, and socio-economic impact of this increasingly diverse population.

This thesis contributes to addressing this gap by examining the housing tenure choices, homeownership aspirations of Nigerian immigrants in Helsinki.

The research questions in focus are:

1. What drives the housing tenure choices and homeownership aspirations of Nigerian immigrants in Helsinki?
2. How does owning a home relate to the sense of belonging among Nigerian immigrants in Helsinki?

My research focus on Nigerians in Finland is motivated by three reasons. First, Nigerians belong to the broader African immigrant community in Finland. While some research has focused on immigrants from other parts of Africa (Atoungha, 2010; Dhalmann, 2013; Dhalmann & Vilkkama, 2009; Nielsen et al., 2015; Nur, 2024), there has been relatively little research specifically targeting other African minority groups, including Nigerians. This gap risks inaccurately generalizing findings across all African immigrants.

Secondly, the Nigerian-born population in Finland has grown significantly over the past three decades. In 1990, only 81 Nigerian-born individuals were recorded as residing in the country (Statistics Finland, 2024). By 2020, this number had risen to 3,303, and by the end of 2024, it reached 5,959. When combined with those born in Finland to Nigerian parents—847 individuals in 2020—this growth underscores a steady and sustained demographic presence (*Statistics Finland*, 2024). Nigerians now represent the second-largest African immigrant group in Finland, after Somalis. This demographic growth reflects broader migration trends driven by Nigeria's persistent economic challenges, including high unemployment and inflation (Mberu & Pongou, 2010). Faced with limited opportunities at home, many Nigerians are seeking better prospects abroad, contributing to a marked rise in outmigration. At the same time, Nigeria remains the largest African country in terms of population and ranks as the

seventh most populous country globally. As of 2023, Nigeria's total population was estimated to be over 220 million, representing almost one-fifth of Africa's total population (World Bank, 2023). The economic pressures are likely to intensify as the population keeps growing rapidly, leading to further outmigration. So, understanding how this migrant group navigates their living conditions in host countries like Finland becomes increasingly critical.

Thirdly, this research is motivated by a personal desire to understand how Nigerian immigrants balance their aspirations for homeownership with the practicalities of living in a foreign country. As a Nigerian immigrant, I am uniquely positioned to offer both proximity to the community and deeper insight into the cultural, economic, and emotional factors that shape housing decisions. This research also reflects a broader personal motivation to contribute to academic and policy discussions on migration, housing, and integration. While my personal experience informs the study, it is guided by a commitment to methodological rigour and critical reflection to ensure analytical objectivity.

To address the questions based on empirical evidence, I conducted semi-structured interviews with 12 Nigerian immigrants living in the Helsinki region. This approach allowed me to gather firsthand data. In addition, statistical data was collected from Statistics Finland.

## **1.2 Structure of the thesis**

Chapter One provides the background and introduction to the topic, outlines the study objectives and research questions, and offers a brief overview of the thesis structure. Chapter Two introduces key concepts and theoretical perspectives. A more detailed engagement with the existing literature is reserved for Chapter Five (Results and Discussion), where the themes emerging from the empirical data are contextualised within broader academic debates. Chapter Three explores the empirical context of the study. Chapter Four presents the methodological approach, including the research design, participant selection, and ethical considerations. Chapter Five presents the findings and integrates them with theoretical and empirical literature in a combined results and discussion format. Finally, Chapter Six concludes the thesis with reflections on the key findings and suggestions for future research.

The next chapter discusses key concepts and offers a brief overview of relevant literature to provide a foundation for the later analysis.

## **2 Key concepts and theories**

This chapter introduces the key concepts that underpin the study and provides a brief overview of existing academic literature on housing tenure choices and homeownership among immigrants. It includes definitions of central terms and outlines the theoretical perspectives that inform the research. These concepts will be revisited in later chapters, particularly in relation to the interpretation of the empirical findings.

The first section presents a brief discussion of key terms and concepts as it relates to this study.

### **2.1 Definition of Key Concepts**

The following section describes the key concepts used throughout this thesis: immigrant, ethnic minority, housing preferences and housing choices, immigrant homeownership, and homeownership and sense of belonging.

#### **2.1.1 Im/migrant and ethnic minority**

Although the terms ‘migrant’ and ‘immigrant’ are sometimes used interchangeably in literature, it is important to highlight here that the terms are not always mutually exclusive or permanent (Arzubiaga et al., 2009). While ‘migrant’ can refer to those moving for temporary purposes and ‘immigrant’ often implies a more permanent settlement, these distinctions are not fluid. Individuals may initially move with the intention of a temporary stay but ultimately choose to establish permanent residency, blurring the distinctions between these terms.

Other terms, such as ethnic minority, a person with a foreign background, and a foreign-language speaker, have also been used to describe people who have moved from one foreign country to another. Statistics Finland (2024) for example, defines a person with a foreign background as someone whose parents or only known parents were born abroad. While the primary classification is based on parents' birthplaces and country of birth, native language is also often used as an additional variable to profile population groups with immigrant backgrounds.

Although it is recognised that variations in terminology, such as im/migrant, person with foreign background or classifications based on native language, may introduce

some inconsistencies in the data (Hänninen, 2018), this thesis considers such variations to have limited impact on the overall analysis. Therefore, for the sake of consistency and readability, I will use the term ‘immigrant’ uniformly throughout this text.

### 2.1.2 Housing preference and housing choice

While the concepts of housing choice and preference are interrelated and influence one another, there are important distinctions between the two. According to Brown et al. (2005, p. 66), choice reflects notions of autonomy, freedom, and responsibility. With choice comes a more significant burden of responsibility for housing decisions. This means navigating between alternatives, even when the available options are limited or less than ideal.

Although the ability to choose is often linked to empowerment and agency, another perspective defines choice as actual behaviour (Jansen et al., 2011, p. 2)— the tangible actions taken when selecting among available options. This highlights the practical aspect of choice, emphasizing that it is not just about having alternatives but also about individuals' decisions and actions, even within constrained circumstances. Ultimately, housing choice reflects what people do in practice, focusing on the real decisions and trade-offs they make.

Housing preference, on the other hand, refers to an ideal or desired housing situation. It reflects an evaluation or inclination. Zinas & Jusan, (2012) explain it as more focused on aspirations and long-term goals. Preferences do, however, exist independently of choice. While choice suggests the capacity to have preferences, individuals are free to evaluate and express what they find desirable or appealing without necessarily making a decision. In this process of evaluation, preferences are personal and evolve over an individual's life (Boumeester, 2011).

The actual housing choice made may not strongly align with housing preference. This is because preference is not the only consideration in the decision-making process. Regarding housing, choices reflect a combination of preferences, market conditions, regulations, and personal influences such as lifestyle and social class (Jansen et al., 2011).

When the choice is exercised, and a housing decision made, that outcome is often described as revealed residential preference, as opposed to stated preference (Timmermans et al., 1994; Vasanen, 2012, p. 302). This distinction is generally made in housing research. This is because if people show a preference for a particular housing choice, there might be other unrevealed, latent preferences (Storper & Manville, 2006) which are not necessarily manifested in the choice and might even conflict with the actual choice made (Storper & Manville, 2006; Vasanen, 2012).

The concept of revealed preference assumes that people make rational decisions based on what they believe is best for them (Nur, 2024; Vasanen, 2012) and that preferences can be completely interchangeable and perfectly ranked (Storper & Manville, 2006). However, these assumptions have been criticized (Timmermans et al., 1994), as housing decisions are often made under various constraints and less-than-ideal circumstances, challenging the notion of purely rational thinking and highlighting the very complex nature of how individual preferences are formed.

The stated preference approach, relating to desires and aspirations, involves asking people how and where they would prefer to live. While this approach could do better at capturing people's preferences, it has its limitations. The main issue being the difficulty in gathering unbiased opinions (Booi & Boterman, 2020; Timmermans et al., 1994; Vasanen, 2012).

However, Booi & Boterman, (2020) suggest that fully separating stated and revealed preferences is impossible. They highlight the discrepancy that exists between stated preference (stated) and revealed preference (what people actually do) as a result of various constraints in the decision-making process. However, given that these are not mutually exclusive, as one is not entirely experienced without the other, it is important to assess them together.

Migrants often aspire to own property as a sign of stability and personal achievement in the host country (Coates et al., 2013). Still, their choices are influenced by more practical constraints such as financial limitations, uncertainty about staying in Finland, ties to their home country and housing market conditions. With these constraints constantly evolving, along with changing demographics, fully realising residential preferences in a single move to a new home is almost impossible (Booi & Boterman, 2020).

### 2.1.3 Home, Immigrant Homeownership and Sense of Belonging

Home is much more than just a physical space. It has been described not only as a physical infrastructure but also as a personal place that holds a collection of specific meanings, feelings, aspirations and needs (Boccagni, 2023). Thus, it serves as an essential way to understand people's life experiences and journeys, and this is more so for immigrants. It is in the lived experiences of migrants that the connection between home and migration becomes most apparent.

The concept of home takes on a complex and dynamic meaning in migration studies (Boccagni, 2023; Kochan, 2016; Ralph & Staeheli, 2011). When home is considered a rooted, fixed and permanent place, migration is viewed as its direct opposite in this context. Here, migration involving a move to a new home, or possibly the creation of several homes, is perceived to pose a challenge to the stability that home connotes (Kochan, 2016). Thus, capturing the wider interconnected networks of people, places and experiences of migrants, and not only their immediate and fixed locations is essential in understanding what home could mean to them.

Boccagni P., (2016) highlights the concept of home as understandable in two distinct ways: as a discursive category and as an analytical category. As an analytical category, home describes the various ways individuals and groups actively strive to create a sense of safety, connection and agency within their living environments. As a discursive category, home is portrayed as a bounded space filled with emotions, values and beliefs that symbolize safety, connection and comfort. These categories are especially relevant in providing a framework for understanding the complexities of home in the context of migration; that is, home as a bounded, fixed place having a functional and dynamic role. These conceptualisations of home are particularly relevant for understanding how migrants negotiate stability and belonging in unfamiliar environments. In this context, homeownership can be seen not only as a financial or residential choice but also as a tangible expression of the desire to establish permanence, control, and rootedness. For many immigrants, acquiring a home may represent a crucial step in transforming a temporary place of residence into a meaningful and secure sense of home.

Immigrant homeownership rates have often been interpreted as a measure of integration and a factor in the segregation of ethnic neighborhoods (Arbaci, 2007; Kauppinen et al., 2015). Significant differences in native and immigrant

homeownership rates have been identified in earlier studies of immigrant homeownership, which conventional socioeconomic and demographic factors do not fully account for (Constant et al., 2009). Institutional structure (relating to the mortgage market, official rules, overall ease of access, and subtle forms of discrimination), ethnic group-specific factors (home and host country orientation in (Zorlu et al., 2014)) and ethnic residential segregation are other possible determinants.

Homeownership is a crucial tool for wealth accumulation and a key driver of economic security and long-term financial stability. Beyond the financial benefits, owning a home also plays a crucial role in overall well-being, serving as a marker of social integration and creating a sense of belonging in the society (Constant et al., 2009).

For immigrants, in particular, the decision to pursue homeownership could be shaped by a variety of factors, ranging from cultural expectations and financial considerations to craving a sense of permanence in the host country (Dustmann & Görlach, 2016). In many cases, homeownership serves as a marker of successful settlement and social integration, especially when it reflects an intention to remain.

In the context of Nigerian immigrants in Helsinki, aspirations for homeownership are not only driven by the desire for financial security but also by deeper emotional and psychological motivations relating to belonging, family, and legacy. This perspective reflects the view widely held among economic anthropologists and sociologists, that economic actions are not purely rational or individualistic but are embedded in broader social, cultural and political contexts (Mitchell, 1998; Somers & Block, 2005; Stonham, 2020).

Together, these concepts provide a foundation for understanding the housing experiences of Nigerian immigrants in Finland. The use of terms such as immigrant and ethnic minority helps to situate participants within the wider social and policy context of Finnish society. The notions of housing preferences and housing choices shed light on how individuals navigate the housing system in response to both structural constraints and personal aspirations. Finally, the concept of immigrant homeownership brings these ideas together by framing housing not only as a basic need but also as a symbol of stability, achievement, and long-term settlement. These interrelated concepts underpin the design of the study and guide the interpretation of the empirical findings presented in later chapters.

Migration is a clear instance of human mobility, but the extent to which migrants continue to be mobile throughout their lives can vary significantly (Bertelli et al., 2022). While some remain mobile, others pursue stability and rootedness in the host country. This thesis approaches belonging through both practical and emotional lenses, examining how homeownership can signify not only permanence and security but also a deeper attachment to place. Rather than treating belonging solely as an abstract identity category, the analysis explores how securing a home may reflect or reinforce an immigrant's desire to settle long-term in the host country.

## **2.2 Theoretical Perspectives**

The following section outlines the main theoretical perspectives that have been used to understand and explain residential mobility and housing behaviour. These frameworks offer insights into the social, economic, and cultural factors influencing how individuals and groups make housing decisions. By presenting these perspectives, this section provides the analytical tools that will later be used to interpret the housing experiences and choices of Nigerian immigrants in Helsinki.

Historically, explanations for residential mobility have stemmed from two disciplines: economics and sociology. Lindblad et al., (2017) then go on to include a psychological perspective, emphasising a crucial need to link attitudes to behaviour in homebuying.

The economics perspective assumes that households are rational, with decisions on tenure choice driven by the need to maximise economic benefits within their budget constraints (Arnott, 1987; Fu, 2014; Lindblad et al., 2017). This is particularly relevant when homeownership is viewed as an investment and not merely a consumption decision. To maximise returns, total assets and, as in some other studies, associated transaction costs (e.g., mortgage payments, taxes, deductions) have significant effects on the choice to own a home (Di & Liu, 2007; Jones, 1995; Linneman & Wachter, 1989).

The sociological perspective highlights that life cycle events, socioeconomic status, and demographic factors influence residential preferences.

The life-cycle model (Rossi, 1955) examines various family stages—such as marriage or cohabitation (formation), the birth of children (expansion), children leaving home (reduction), and divorce or the death of a spouse (dissolution)—and their implications for housing needs and preferences. As individuals move through life-cycle stages,

housing that once met their needs may no longer suffice, prompting a reassessment of housing preferences and aspiration (Fawcett, 1986; Jansen et al., 2011). Expanding on the life-cycle model is the life-course model, which puts forward the idea that different spheres of an individual's life - such as the labour market, housing market, family life, and education – evolve in parallel (Mulder, 2006; Mulder, 1993; Mulder & Hooimeijer, 1995). Any of the spheres could trigger dissatisfaction or a need for change, thus instigating a move. (Goetgeluk & Hooimeijer, 1991; Goetgeluk et al., 1992; Jansen et al., 2011; Mulder, 1993). Within these spheres, housing moves could be lateral or downward, but the goal is to achieve an optimal housing situation (Murdie, 2002; Nielsen et al., 2015).

Other studies have also examined the impact of intergenerational effects on residential preferences; when parents own homes, there is a tendency for their children to also seek homeownership (Haurin et al., 2007).

Economic resources have also been identified as responsible, in combination with other factors, for observed differences in homeownership rates especially between immigrants and natives (Firang, 2019; Kauppinen et al., 2015; Nur, 2024; Vaalavuo et al., 2019; Zorlu et al., 2014). In the labour market of most Western countries, immigrants, often on the lower rung of the ladder, have limited ability to realise their residential preferences (Nur, 2024; Özüekren & van Kempen, 2002; Vaalavuo et al., 2019). Economic resources here include income, wealth, and other financial assets; as well as activities that promote economic standing and the possibility of getting a favourable decision from a mortgage application (de Groot et al., 2013; Nur, 2024; Vaalavuo et al., 2019). Homeownership has even been considered a reliable measure of an immigrant's economic integration into a host society, as it signals sustained economic progress (Sinning, 2010) over a long period.

Social resources, including support and information from local connections, family, and extended networks, are crucial in achieving a better standing within the wider community (Andersen et al., 2013; Pinkster & Völker, 2009). These social networks are especially invaluable in sectors where access is restricted, as they can provide more information or financial support as needed.

Immigrants' socioeconomic status is one factor recognised as shaping residential preferences. In the research, three broad frameworks have often been used to explain this: (i) the spatial assimilation model (Massey & Denton, 1985) focusing on individual-level decisions emphasizing how personal preferences are shaped and

constrained by available resources, (ii) the place stratification model (Bolt & van Kempen, 2010) goes beyond the individual to examine the broader, structural constraints of the housing market, and (iii) the cultural preference or ethnic enclave model (Bolt et al., 2008; Schelling, 1969) emphasizes the role of cultural differences in shaping individuals' preferences for the ethnicity of their neighbours.

Relationships between demographic factors such as gender, age, ethnicity and residential preferences have been identified in various literature (Hood, 1999; Marjolein, 2010; Myers, 1999; Zorlu et al., 2014). The relationship between household age and tenure choice is further influenced by cohort effects, which could help explain many age-related patterns in homeownership rates. As an individual age, the likelihood of homeownership increases (Hood, 1999). Relatedly, cohort members tend to maintain their status and residential preferences as they transition through different age groups over their lifespan (Myers, 1999).

The psychological perspective establishes the link between attitudes and residential preferences. Attitudes are not always reliable predictors of behaviour; specific contexts always matter (Ajzen & Fishbein, 1977). The theory of planned behaviour (Ajzen, 1991) was developed to explain this. It suggests that behaviour is guided by three considerations: attitude, subjective norm and perceived behavioural control. Attitude is an individual's positive or negative evaluation of the consequences of an intended behaviour; for example, is owning a home beneficial or not?

Subjective norm involves an assessment of the expectations from others and the individual's motivations to comply with those expectations; for example, whether a specific tenure type is a standard or common goal – social norm. Perceived behavioural control is the individual's perception of their ability to perform the behaviour given existing resources, opportunities or barriers. Combined, these considerations actively create the intention to act. But translating this intention to action would depend on the extent of control the individual has over the situation (Jansen et al., 2011).

It is important to note that while these perspectives have been highlighted as separate, they do not necessarily exist independently. Each perspective offers distinct yet complementary insights, creating a mutual relationship in which they continuously influence and inform one another.

My research engages with these perspectives not in isolation but through a holistic approach that acknowledges their interconnections. I will return to these concepts and discuss their relevance to my research findings later in this study. In approaching this research, I adopt a grounded yet interpretive perspective; one that prioritises participants' lived experiences while drawing on theoretical frameworks to highlight the broader patterns and structures within which these experiences unfold. Rather than applying theories in a prescriptive manner, my aim is to engage with them critically and reflexively, using them as tools to make sense of the nuanced ways Nigerian immigrants navigate housing systems in Helsinki.

### **3 Empirical context: Nigerian immigrants in Finland, Helsinki and the Finnish housing market**

#### **3.1 Nigerian Immigrants in Finland**

This chapter sets the stage by providing an overview of the empirical context, with a focus on Nigeria—its socio-economic background and historical migration patterns—Nigerian immigrants in Finland, and the key characteristics of the Finnish housing market. It further examines Helsinki, highlighting the significant role immigration plays in shaping the city's socio-economic landscape, and concludes with a discussion of the Finnish housing market. By examining the broader socio-economic dynamics of Nigerian migration in conjunction with the specific features of the Finnish housing landscape, this chapter lays the groundwork for understanding the lived experiences of Nigerian immigrants.

##### **3.1.1 Nigeria: Country Profile and Demography**

Nigeria, with a vibrant and rapidly growing population exceeding 200 million, stands as the most populous nation on the African continent (*National Bureau of Statistics. Nigeria's Population Statistics Report.*, n.d.; *World Population Review. Nigeria Population 2024.*, n.d.). Composed of more than 250 ethnic groups and remarkable linguistic diversity, Nigeria is a demographic powerhouse marked by vast resources and a dynamic economy. It is home to over 500 languages (Lewis, 2009), accounting for approximately 25% of all languages spoken on the African continent. While these abundant resources and large population are advantageous, multidimensional poverty has had a significant impact on human development.

Nigeria gained independence in 1960 from colonial rule, marking the end of nearly a century of British governance and the beginning of its journey as a sovereign nation. After gaining independence, Nigeria's political landscape was largely defined by a series of military regimes from 1966 to 1999, interrupted only by a short-lived civilian government between 1979 and 1983. During this period, the nation also grappled with frequent and often violent ethnic tensions, culminating in the Nigerian Civil War (1967–1970), a conflict between the central government and the separatist state of Biafra. Democratic governance was eventually reestablished in 1999.

### 3.1.2 Past Migration Trends

#### *Historical Migration Pathways: Pre-Colonial to Colonial Era*

Nigeria's migration patterns can be traced back to the pre-colonial era. With the trans-Atlantic slave trade and the formation of major cities like Lagos, Port Harcourt, Ibadan, and Kano came significant migration both within and across the borders of African countries. Eventually, these movements overflowed to the European continent as an outcome of colonialism and were facilitated by the elites, mainly for educational purposes (International Organization for Migration, 2017). It was expected that these emigrants would return with valuable skills essential for nation-building, a prediction that largely proved true (Mberu & Pongou, 2010).

#### *Post-Independence Mobility and the Role of the Commonwealth*

Following independence in 1960, Nigeria's colonial relationship with Britain influenced migration patterns. English language use, British-style education, and legal frameworks made the United Kingdom a primary destination (Adepoju, 2005; De Haas et al., 2019). United Kingdom policies then allowed relatively free entry for Commonwealth citizens. From the 1980s, migration broadened to include Canada and the U.S., driven by education and economic opportunities. Economic decline, particularly following the Structural Adjustment Program (SAP), prompted many middle-class Nigerians to remain abroad for extended periods or permanently (International Organization for Migration., 2009; Ogbuagu, 2013).

#### *Economic Crisis and Structural Adjustment: Drivers of Post-1980s Migration*

The discovery of oil in 1956 transformed Nigeria's economy (Abah & Naankiel, 2016; Obi-Ani et al., 2020), attracting labour from across West Africa (De Haas & Flahaux, 2016). However, oil dependency made the economy vulnerable to global price shifts. By the 1980s, falling oil revenues, public debt, and political instability led to the adoption of IMF-backed SAP reforms. These reforms, involving privatisation, austerity, and devaluation deepened economic hardship and led to increased emigration (Alakija, 2016; Onuoha, 2008; Osuji, 2015).

This period also saw growing mistrust in public institutions, leading many educated Nigerians to seek security abroad. For many, migration was both an economic strategy and an escape from unreliable governance. Among the diaspora, this distrust continues to influence financial decisions, including housing investments, which are often spread

across host and home countries. However, rather than leading exclusively to property acquisition in host countries, many continue to pursue homeownership in both contexts, seeking the legal predictability of systems abroad while also investing in property in Nigeria. These decisions are informed by cultural expectations, family obligations, and long-term aspirations related to return, legacy, or the maintenance of cross-border ties (Akanle & Ola-Lawson, 2022; Ayanruoh & Di Benedetto, 2018; Sinatti & Horst, 2015).

### *Conflict and Displacement*

Nigeria's migration history has also been shaped by internal conflicts. Ethnic and political tensions, most notably the Nigerian Civil War spanning the 1960s and 1970s, caused large-scale displacement, particularly of the Igbo people, both within Nigeria and across international borders (International Organization for Migration, 2017).

Subsequent unrest continued under successive military regimes. In the south, groups such as MEND and MASSOB have pushed for control over oil resources and regional autonomy. In the north, Boko Haram seeks to impose a strict Islamic theocracy, opposing Western-style governance and education.

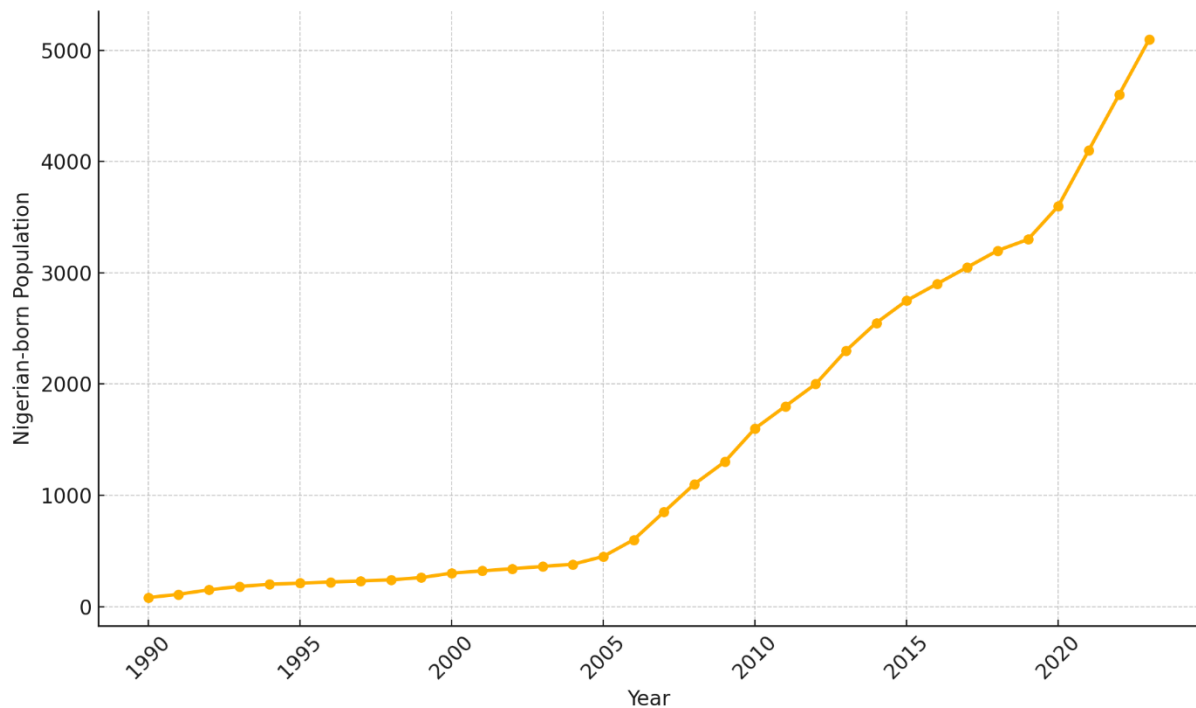
These security crises, combined with economic decline, have driven many to seek refuge and opportunity abroad. The Global North, by contrast, offers perceived stability, educational advancement, and improved living conditions, acting as a persistent pull factor in Nigerian migration.

### *Recent Trends*

While earlier migration focused on English-speaking countries, recent decades have seen increased Nigerian migration to Nordic nations, including Finland. These newer flows are shaped by international education, family reunification, and asylum pathways.

#### 3.1.3 Nigerians in Finland and Helsinki

As previously noted in the introduction, the Nigerian population in Finland has grown considerably over recent decades (see Figure 1), with a notable concentration in the Helsinki metropolitan area. While still relatively small compared to other immigrant groups, Nigerians now constitute one of the largest African-origin populations in the country. This demographic presence provides important context for examining how Nigerian immigrants navigate housing systems and settlement in urban Finland.



**Figure 1.** *Growth of the Nigerian-born Population in Finland, 1990–2023*

**Source:** Statistics Finland

In the Helsinki metropolitan area, where the majority of Nigerian immigrants are based, the housing landscape presents both opportunities and barriers. The capital region offers greater access to employment, public services, and diaspora networks, but also features high housing costs, competitive rental markets, and structural barriers such as limited recognition of foreign qualifications or unstable employment conditions. These dynamics shape not only where and how Nigerian immigrants live, but also their aspirations for homeownership, permanence, and upward mobility.

In addition to their growing demographic presence, Nigerian immigrants in Finland form a culturally diverse and socially active community. Nigeria is home to over 500 distinct languages (Lewis, 2009).

This diversity, while rich, can also complicate efforts to categorise or organise the community strictly along language lines. In Finland, however, many Nigerians find common ground through shared cultural and religious practices. As a predominantly religious society with large Christian and Muslim populations, religion plays a central role in community life, offering a key platform for social interaction, identity formation, and informal support. Both churches and mosques serve not only as places

of worship but also as hubs for social gatherings, community organising, and mutual assistance.

From my own observations as a member of this community, social interaction among Nigerians often extends beyond religious or formal settings. For example, football (soccer) has become an informal but consistent avenue for community building with groups of Nigerian men regularly gathering on weekends—weather permitting—to play together. These games bring together individuals from different walks of life and at various stages of integration, offering a space to relax, reconnect, and build informal networks. At times, such gatherings have extended into monthly social visits in one another's homes, although this appears to have declined in recent years, possibly due to rising financial pressures, particularly among those in low-income or unstable employment such as taxi driving. Nonetheless, community life continues to be sustained through cultural celebrations such as birthday parties, baby naming ceremonies, and other events that serve both as expressions of identity and opportunities for social connection.

### **3.2 Finnish housing market**

The Finnish housing market is characterised by its strong emphasis on homeownership (Kettunen & Ruonavaara, 2015) and a well-developed social housing system aimed at promoting equality (Andersen, 2012). The housing policy has been integral to Finnish welfare policies since the 1960s. The policy aims to ensure all residents can access affordable, decent-quality housing.

Most newly arrived immigrants have settled in major urban areas, particularly in the Helsinki region, the largest urban region in Finland currently home to about one-third (1.78 million) of the entire population of Finland of 5.6 million (Statistics Finland, 2024). The Helsinki Metropolitan Area, comprising the cities of Helsinki, Espoo, Kauniainen and Vantaa, is home to about 1.26 million people (*Statistics Finland, 2024*).

Immigration is still relatively new in Finland, with the immigration rate increasing only in the early 1990s. The Finnish immigration experience is unique because it is not primarily tied to labour markets. Instead, immigration to Finland has been driven by other pathways, including the state-facilitated return migration of Ingrian Finns from the former Soviet Union, asylum and refugee programs, international student

migration, and family reunification (Dhalmann, 2013; Kauppinen, 2002; Kauppinen & Vilkkama, 2016).

As a country with a strong culture of homeownership, Finland has historically seen about two-thirds of its households as owner-occupiers (Kettunen & Ruonavaara, 2015). However, notable differences exist in homeownership rates between immigrants and natives (Andersen, 2016; Kauppinen et al., 2015; Nielsen et al., 2015), with immigrants often facing unique challenges in accessing homeownership.

In general, Finland does not impose broad legal restrictions on access to homeownership based on residence status or citizenship, although certain exceptions apply in specific cases for reasons such as national security or land use regulations. Various forms of support are available to first-time home buyers, regardless of their citizenship, including a state-backed loan guarantee, tax deductions for mortgage interest, and exemptions from asset transfer tax for young buyers. In addition, a special savings program is available to help young first-time buyers secure reduced mortgage interest rates. This has been the case since the 1990s when immigrants have enjoyed the same legal rights as native-born Finns to purchase and own property (Kauppinen & Vilkkama, 2016; Vaattovaara et al., 2010). This lack of restriction also applies to other forms of housing tenure, provided there is a legal right of stay in Finland.

Homeownership in Finland takes two main forms: direct ownership and indirect ownership through a housing company. In indirect ownership, which is quite common for apartment housing, individuals become shareholders in a housing company, which grants them the right to occupy a specific unit. The housing company manages the property and operates as an independent economic entity on behalf of the shareholders.

The other primary form of housing tenure, rental housing, includes private rentals and state-subsidised social housing. Access to private rental housing is mainly unrestricted, with property owners free to set their criteria for tenants, provided these comply with anti-discrimination laws. Social housing, on the other hand, operates under stricter regulations. Unlike private rentals, social housing allocation is based on the sole criteria of the urgency of housing needs, with the greatest priority given to vulnerable groups such as homeless persons, households with children and those living in extremely crowded spaces. Income limits were abolished in 2008 (M. Vaattovaara et al., 2010).

Part-ownership and right-of-occupancy housing fall in the middle ground between ownership and tenancy. These two alternative tenure types were designed to make homeownership more accessible to lower-middle-class families who might not otherwise afford it in the private market. The key distinction between the two lies in their long-term options: with part-ownership, residents can buy the remaining shares after a specified time and transition to full owner-occupancy. In contrast, right-of-occupancy housing does not allow for conversion to ownership, though residents can retain their occupancy rights indefinitely.

Access to social housing, part-ownership and right-of-occupancy housing is means-tested. Eligibility is assessed based on the household's financial and social conditions and the immediacy of their housing needs. Generally, individuals who own adequate housing within the municipality or have the financial capacity to acquire such housing are not considered eligible for right-of-occupancy or part-ownership options (Housing Finance and Development Center of Finland, n.d.; Vaattovaara et al., 2010).

In the Helsinki Metropolitan Area, immigrants are notably underrepresented in homeownership, with the majority residing in rental housing (Kauppinen & Vilkama, 2016). This could be attributed to the lower socioeconomic status of many immigrant households, compounded by the significantly higher housing prices in the Helsinki Metropolitan Area compared to other regions in Finland (Dhalmann & Vilkama, 2009; Kauppinen & Vilkama, 2016; Kivistö, 2012).

This chapter has provided an overview of the empirical context, focusing on Nigeria – the country and past migration trends, Nigerian immigrants in Finland, and the characteristics of the Finnish housing market. By examining the broader socio-economic dynamics of Nigerian migration and the Finnish housing market, this chapter establishes a foundation for understanding the lived experiences of this community within the Finnish housing landscape. The contextual insights provided in this chapter serve as a backdrop for the next chapter, which outlines the methods and data analysis used to explore the housing tenure choices, homeownership aspirations and sense of belonging of Nigerian immigrants in more depth.

## **4 Research Methodology**

This chapter provides a detailed account of the research methodology used in this study. It begins by outlining the research process, including the steps taken and the rationale behind selecting the research focus. It then introduces the data collection methods, including participant selection and a description of their demographic backgrounds. Additionally, the chapter discusses the approach to data analysis, followed by an examination of measures taken to ensure quality and rigour. Finally, ethical considerations related to the research are addressed.

### **4.1 Research Process and Design**

The research process began with the identification and refinement of the research problem into a focused area with clearly articulated research questions. Through several iterations, these questions evolved into a structured framework guiding the study. A review of relevant literature was conducted to understand prior research in the area and to contextualize the study within existing knowledge.

Selecting a research design depends on the study's objectives and the researcher's individual preferences and skills (Hänninen, 2018; Tracy, 2013). A qualitative and quantitative research design was selected as it aligns with the study's objective of exploring the lived experiences of Nigerian immigrants. This approach, characterized by the collection and analysis of non-numerical data, offers flexibility and the capacity to uncover in-depth insights into participants' housing tenure choices, aspirations, and sense of belonging. Qualitative research is valued for its ability to provide comprehensive and detailed insights. It does more than just capture a moment in time; it examines events sequentially and seeks to uncover the underlying reasons for their progression. Its flexibility allows the research to adapt as it unfolds rather than being confined to predefined frameworks.

A short pilot study was initially conducted to collect information on the research topic, refine the topic and interview questions, and identify potential challenges in data collection. The pilot study, while detailed, did not involve the use of predefined interview questions, so there was no consistency in answers. The study was based on informal yet detailed discussions with Nigerian immigrants residing in Finland, focusing on their housing tenure choices, lived experiences, and future aspirations.

Three of the discussions were conducted individually, while one was held in a group setting. All participants were representative of the target demographic.

## **4.2 Data Collection**

### **4.2.1 Semi-structured interviews**

In-depth interviews are a qualitative research method that mirrors the familiar dynamics of human interaction: conversations where individuals exchange thoughts, interact, and ask and answer questions. Typically, an interview involves a researcher guiding the discussion by asking questions about the participant's life experiences, opinions, aspirations, fears, and hopes while the participant shares their responses (Brinkmann & Kvale, 2018; Knott et al., 2022).

In-depth interviews can vary widely in format, sometimes involving multiple participants or researchers. They may range from highly structured, resembling a survey with predefined questions, to completely unstructured, allowing for a narrative and open-ended flow. A common approach is semi-structured interviews, guided by a set of topics but allowing flexibility in discussion (Knott et al., 2022). Researchers may even blend these methods within a single project, adapting the approach to suit the interview's purpose and the participant's characteristics.

The semi-structured interview method was adopted for this study as the goal was to better understand unique perspectives rather than a generalised understanding. As a research method well-suited for exploring complex social and behavioural research questions (Adeoye-Olatunde & Olenik, 2021), it allows for a nuanced understanding of participants' experiences and perspectives. This adaptability and depth made it the best fit for addressing the objectives of this study.

Semi-structured interviews are usually structured around broad themes which include a set of questions that serve as the foundation for the discussion between researcher and participant. These themes are typically based on key concepts identified by the researcher, often through a review of existing literature or in the case of this study, the results of a small exploratory pilot study.

The key themes explored were (i) the current housing situation, (ii) housing tenure preferences, (iii) aspirations, (iv) home and sense of belonging

A set of broad opening questions was also introduced at the beginning of the interview session, depending on the circumstances, to help ease the participant into conversation

while properly situating the context. The full interview template is included in Appendix I.

The interviews took place between April 2024 and October 2024. In total, 12 in-depth semi-structured interviews were conducted.

The interviews were conducted and recorded with Zoom and a phone voice recorder. The University of Helsinki's Zoom license and login credentials were used in all cases. Except for one interviewee, other participants chose to be interviewed online over Zoom. The interviews lasted 40 to 50 minutes and, in one case, well over an hour. English was the primary language used for the interviews. However, Yoruba language was utilised in two instances where interviewees lacked the English words to fully express themselves. This was feasible due to my shared ethnic background, which enabled me to interpret and capture the nuances of their responses accurately. Most interviews were conducted in private settings, without interruptions. However, in one case, the interviewee's spouse was present and actively contributed to the conversation. Although she was the primary respondent, she occasionally deferred to him, while interjecting to clarify or emphasise points. This joint presence subtly shaped the flow of the conversation, although the interview was treated as a single participant account during analysis.

At the beginning of each interview session, interviewees were informed about the research project they were participating in, and their consent was sought to record the interview to effectively capture the data for analysis. They were assured that the recordings would be used solely for the purposes of the study and would remain confidential.

#### 4.2.2 Sample and Participant Selection

Purposive sampling was adopted, considered the most helpful mode for interview-based research; it allows for a limited number of interviews given that depth via rich insights is the focus rather than breadth via representativeness (Knott et al., 2022). Furthermore, purposive sampling allows for intentionally selecting participants who meet specific interest criteria (Adeoye-Olatunde & Olenik, 2021; Tracy, 2013).

When defining the study sample, it is important to balance selecting individuals with the most knowledge or experience related to the subject matter and those who can offer

diverse perspectives to enrich the research (Guest et al., 2013). As a result, I made efforts to include community authority figures for a broader perspective.

Participants were limited to those born in Nigeria and who had emigrated to Finland. As the study's focus is on the Helsinki Metropolitan area, it was necessary for the participants to reside within this area.

As a Nigerian immigrant, I leveraged my network to recruit participants through snowball sampling. This network was cultivated within the Christian community, specifically, a church in Helsinki that I visit often. Already a familiar face within the congregation, introducing myself as a researcher and seeking interested participants for the study was a natural extension of my connection to the community.

### **4.3 Data Processing and Analysis**

A structured plan for managing, analysing, and interpreting the data was established to ensure an organised approach to data processing.

The audio files were transcribed verbatim, and transcripts were checked for accuracy after transcribing. Non-verbal communication, like facial expressions and gestures, were not included in the final transcripts, though noted during the interviews. During the transcription process, it was noted that some grammatical errors were made when speaking. The aim was to capture contextual meanings as accurately and transparently as possible. To maintain authenticity, the texts were left unchanged, even when errors were present, as correcting them might have altered their original intent.

Atlas.ti™ was employed as the primary tool to organise and analyse the transcribed data. This software facilitated the systematic coding, organisation, and retrieval of data, enabling a thorough examination of themes and patterns within the interview transcripts. Its functionality allowed for the efficient management of large amounts of textual data while maintaining transparency and rigour in the analytical process. Computer-assisted qualitative data analysis software (CAQDAS) is increasingly seen as an enabling technology, although there is still no consensus on its use (Atherton & Elsmore, 2007; Cypress, 2019). Certain limitations have been recognised when using CAQDAS, including its narrow approach to analysis; for example, the CAQDAS is said to streamline the technical aspects of coding and organising data. There is a risk of overlooking the researcher's own perspectives, biases, and underlying assumptions (Cypress, 2019). To address this, I actively incorporated reflexive practices throughout the analysis process. This included regularly reflecting on my own positionality, biases,

and assumptions and considering how these might influence my interpretation of the data. By combining the systematic capabilities of Atlas.ti™ with a reflexive approach, I ensured that the analysis remained rigorous and grounded in the context of the research.

#### **4.4 The Participants**

The profiles of the participants, summarized in Table 1, highlight differences in age, gender, length of stay in Finland, occupation, and family composition. A notable majority of the interviewees live with their immediate family, with household sizes ranging from 2 to 4 members. The participants were predominantly from 4 – 5 member households, considered average or small in the context of African cultures, often associated with pro-natalist values and larger family norms (Caldwell J. C. et al., 1992; Caldwell J. C. & Caldwell P., 1987).

Participants were primarily aged between their early 30s and late 40s. Most were engaged in service-related or self-employed occupations, including taxi driving, caregiving, and entrepreneurship. Participants had lived in Finland for between 5 and 22 years, reflecting a mix of more recent and long-term residents. Household sizes ranged from single-person households to families with children. In terms of tenure, the sample included both renters and homeowners, with the majority residing in rental apartment housing. Participants were based across the Helsinki metropolitan area, with four living in Helsinki, four in Espoo, three in Vantaa, and one in Kauniainen.

Table 1: Participants profiles

	Age	Gender	Occupation	Length of stay in Finland	Household Size (Parent-P, Child-C)	Tenure & Dwelling Type
<b>Participant 1</b>	Mid 40s	M	PhD candidate	5 years	Family of 5 (2P, 3C)	Private rental / Terraced house
<b>Participant 2</b>	Early 40s	M	Health & Safety Advisor	12 years	Family of 4 (2P, 2C)	Student Housing / Loft House
<b>Participant 3</b>	Early 40s	M	Business owner: Transport and logistics (Taxi driver)	16 years	Living alone	Private rental / Flat
<b>Participant 4</b>	Early 30s	F	Procurement professional	3 years	Family of 4 (2P, 2C)	Student Housing / Flat
<b>Participant 5</b>	Late 40s	M	Student	8 years	Family of 2 (2P)	Student Housing / Flat
<b>Participant 6</b>	Late 40s	M	Business owner: Cleaning Company	22 years	Family of 4 (2P, 2C)	Owner-occupier / Flat
<b>Participant 7</b>	Early 30s	M	Self-employed: Transport (Taxi driver)	7 years	Family of 3 (2P, 1C)	Private rental / Flat
<b>Participant 8</b>	Early 30s	M	Entrepreneur	3 years	Family of 3 (2P, 1C)	Private rental / Flat
<b>Participant 9</b>	Early 30s	F	Registered Nurse	8 years	Family of 3 (1P, 2C)	Owner-occupier / Terraced house
<b>Participant 10</b>	Late 40s	M	PhD candidate & Business Owner	15 years	Family of 5 (2P, 3C)	Owner occupier / Terraced house
<b>Participant 11</b>	Mid 30s	F	Freelance, Home care worker	8 years	Family of 4 (2P, 2C)	Private rental / Flat
<b>Participant 12</b>	Early 30s	F	Entrepreneur: Fashion designer	8 years	Family of 4 (2P, 2C)	Private rental / Flat

#### 4.5 Ethical Considerations

Ethical principles were carefully adhered to ensure the study was conducted responsibly and with respect for the participants. Key areas addressed include

informed consent, confidentiality, data protection, and the steps taken to minimise potential harm or discomfort to participants.

Consent was obtained verbally prior to participation in the research. This approach was chosen to respect some participants' view that formal documentation was unnecessary, to address concerns about maintaining anonymity and to foster trust between the researcher and participants. For some participants, signing a document was perceived as creating a formal or permanent record, which they acted wary of. By opting for verbal consent, the study aimed to create a comfortable environment while ensuring participants were fully informed and willing to participate. The participants were fully informed of the research's purpose, scope, and confidentiality, ensuring that their consent was both informed and voluntary. They all agreed with the study's importance and were interested in reading the final output.

They were also informed of their right to ask any questions and the possibility of requesting that certain information be kept off-record. Consent was obtained before interviews were conducted.

Some participants consented to using their real names, while others chose to be anonymous. The interview data were stored and analysed safely in a password-protected file.

Reflexivity and positionality involve critically examining the researcher's role, assumptions, and potential biases in knowledge production (Guillemin & Gillam, 2004; Knott et al., 2022). By acknowledging how my background as a Nigerian immigrant might influence the research process and the interpretation of findings, I ensured an active reflexive practice throughout the study. Reflexivity and ethical sensitivity were integral to maintaining objectivity and accountability, requiring ongoing reflection at each research stage to minimise bias and uphold ethical standards.

This chapter has detailed the research methodology employed in this study, including the research process, design, data collection methods, and data analysis. The chapter also introduced the participants, highlighting their profiles and the ethical considerations that guided the research. Together, these elements provide a comprehensive framework for understanding how the study was conducted and ensuring its rigour and validity. The next chapter presents the findings, organised around the key themes that emerged during the analysis. It integrates these results with a broader discussion of their implications within the context of existing literature.

## 5 Results and Discussion

This chapter presents and interprets the study's findings, structured around key themes that emerged during the analysis. The chapter is organised into five main sections. The first section examines participants' current living arrangements, identifying key patterns in their housing situations. The second section builds on this by exploring the reasoning behind their housing choices and the challenges they encounter. The third section examines how participants understand homeownership in relation to their sense of belonging in Finland. The fourth section discusses their future housing aspirations and the goals that shape their long-term housing strategies. The final section offers a broader theoretical discussion, drawing on the economic, sociological and psychological perspectives introduced in chapter two and providing a deeper understanding of the factors shaping participants' housing experiences and aspirations.

The findings are presented and discussed in relation to the central research questions, which guided this study:

1. What drives the housing tenure choices and homeownership aspirations of Nigerian immigrants in Helsinki?
2. How does owning a home relate to the sense of belonging among Nigerian immigrants in Helsinki?

These questions frame the exploration of participants' housing trajectories, from their current living arrangements and motivations to their aspirations and broader reflections on what "home" means in the context of migration.

### 5.1 Current Housing Situation

This section focuses on the present, examining the types of housing participants occupy, their household arrangements, and the physical and social contexts in which they live. As noted in Section 4.5, participants were based across the Helsinki metropolitan area and varied in tenure type. Four lived in Espoo, four in Helsinki, three in Vantaa, and one in Kauniainen.

In terms of tenure, half of the participants were living in private rental housing, three in student housing, and another three in owner-occupied homes. Although student housing is a form of rental, it was treated separately because it follows different

procedures from private rentals. Only one participant had experience with public housing.

Dwelling sizes varied, with most participants living in three-room apartments (equivalent to two-bedroom units), and a few in larger terraced houses with four rooms. Participants living in terraced houses tended to have larger households, indicating that space needs influenced their housing type. Across the sample, there was a general concern about space adequacy, particularly as families grew through marriage, childbirth, or reunification. Some participants described the need to move out of smaller student housing into larger spaces as their family situations changed.

For example, one participant noted:

*I had to leave the student housing before she (the wife) came. I had to get a place earlier.*

(Participant 7, Self-employed taxi driver)

Neighbourhood experience also formed a part of participants' current housing narratives. Those living in Espoo described the area as calm and family friendly.

One participant noted:

*For me, Espoo is a bit more calm, much more family oriented. Not so many people, not so noisy. There is still nature.*

(Participant 6, Business owner: Cleaning Company)

By contrast, participants in Helsinki appreciated its vibrancy and proximity to amenities. One shared:

*I like the fact that this place is more ... busy. If I leave my apartment, my house area, and I'm walking to the metro, I'd have seen quite a number of people.*

(Participant 4, Procurement professional)

The participant living in Kauniainen noted the municipality's tranquillity and access to green spaces.

Participants also reflected on their neighbourhoods' social atmosphere, with some expressing comfort in multicultural settings, while others preferred more diverse or neutral environments. One participant remarked,

*It doesn't really matter we are all human beings, that is the essence of integration. Doesn't matter because whether immigrant or not, you will just not go and knock their door.*

(Participant 5, Student)

In terms of daily life, most participants relied on public transport, although several owned personal vehicles. Transport accessibility was generally not a major concern. While participants were not directly asked about housing satisfaction, several volunteered positive views about their current arrangements. Safety, proximity to services, and comfort were more frequently discussed as factors shaping their everyday experience in their current homes.

Overall, participants' housing situations illustrate a range of dwelling types and neighbourhood environments. While most participants were renters, their housing arrangements reflected a mix of stability, adaptation to family needs, and navigation of available options within the Finnish housing system.

This section has outlined the current housing situations, providing a foundation for the next section, which explores the motivations, constraints, and structural factors that have shaped participants' housing choices over time.

## **5.2 Housing Tenure Choices**

Understanding the reasoning behind participants' housing choices requires a nuanced exploration of the complex interplay of economic, cultural, emotional, and practical factors influencing these decisions. Building on the patterns outlined in the previous section, this discussion examines how interconnected themes shaped participants' housing tenure choices, particularly regarding homeownership. These themes include practical and financial considerations, family and legacy considerations, environmental and location factors, as well as cultural expectations.

Rather than treating these themes as isolated influences, this section explores how they mutually reinforce one another, reflecting the complex and dynamic decision-making processes of participants. For example, financial constraints were not merely about income limitations but were influenced by income perception and competing family obligations in some cases. Similarly, legacy considerations were closely tied to cultural norms around inheritance and generational wealth, impacting practical decisions about housing tenure.

The analysis draws on the theoretical frameworks introduced in Chapter 2, where economic, sociological, and psychological perspectives were discussed as lenses for understanding residential choices. By applying these frameworks, this section offers deeper insights into the interconnected factors shaping participants' housing choices and aspirations.

Practical and financial considerations played a central role in shaping participants' current housing tenure, particularly in relation to their continued reliance on rental housing and barriers to accessing homeownership. Although the private rental market was generally accessible, its high cost placed a significant financial burden on many participants, especially those with irregular income or faced with job insecurity. Student housing, though more affordable, is limited to those with valid study rights and is not retained beyond enrolment. Public housing, on the other hand, is typically allocated based on assessed need, and many participants may not qualify under the system's criteria or may face long waiting periods. As a result, tenure decisions often reflected a process of adaptation, resilience and a strong commitment to maintaining independence in their housing arrangement.

For participants who aspired to homeownership, two financial barriers emerged as particularly significant: difficulty saving for down payments and challenges securing mortgages due to income perception. While both barriers were tied to income, they influenced different stages of the housing acquisition process.

The primary challenge for many participants was accumulating the necessary down payment, a difficulty stemming from limited income and, indirectly, in some cases, competing family obligations. For some, saving has been a prolonged process, delaying the transition from renting to homeownership. As shared by one participant:

*For the past eight years, I've not been working. So, it has been from just one income. So, we're not able to ... have that savings for down payment ... at times when we have the money, one thing just comes up, we spend the money again.*

(Participant 11, Freelance Homecare worker)

Furthermore, while participants did not explicitly attribute delays in homeownership to family financial obligations, the responsibility to support family members back home could have indirectly influenced their savings capacity, shaping their housing decisions and timelines. For some, sending money home was framed as a deeply

ingrained moral and cultural expectation; part of maintaining kinship ties and fulfilling transnational responsibilities. For others, it was seen more as a personal choice, shaped by individual budgeting strategies and long-term priorities. While the financial impact was evident, these remittance practices also reflect broader cultural norms around family, care, and interdependence, which may complicate participants' ability to prioritise saving for homeownership in Finland.

When asked if they had any leftover funds from their current income, after covering their own needs, to send back home to family members, one participant shared:

*Of course, everybody does. Even if you don't make enough, you can still squeeze it and send something.*

(Participant 3, Business owner: Transport and logistics, Taxi driver)

When asked about their experience seeking a mortgage, this participant described past attempts that were hindered by employment status and financial requirements. While employed in 2015, they received a mortgage offer with a specific down payment amount. A 2016 workplace accident disrupted these plans. In 2020, as a self-employed individual, they reapplied to several banks but were repeatedly rejected due to their entrepreneurial status being viewed as a risk. He concluded, saying:

*So you can see that there are a lot of things that come with being an entrepreneur.*

(Participant 3, Business owner: Transport and logistics, Taxi driver)

Similarly, another participant noted:

*Yes. If you tell them in property application (mortgage application), they'll tell you it's not like a stable job. There's a way they (referring to the Bank) say it, that the transport business is not stable. They want something that's maybe like, we are working, we are receiving monthly income.*

(Participant 11, Freelance Homecare worker – husband drives a taxi)

Additionally, some participants who managed to gain the banks' attention based on the inflow from their businesses encountered additional barriers, such as the requirement to demonstrate a longer business operation history. One participant specifically criticized banks for failing to offer mortgage products tailored to the needs of the community, highlighting a lack of inclusive financial outreach. They remarked:

*So you need to check if the bank was approaching us or having all these very flexible, lovely schemes ... that is targeted and ensuring that everybody has a house ownership. Do you think people will refuse? No. So, ... like we are not part of the target market.*

(Participant 2, Health & Safety Advisor)

Previous research indicates that while economic and demographic factors, including income, significantly influence homeownership rates among immigrants, they do not fully explain the disparities observed between immigrant groups and native-born residents (Kauppinen et al., 2015; Kauppinen & Vilkkama, 2016). For certain groups, such as those of sub-Saharan African origin, substantial gaps in homeownership persist even after accounting for these variables, suggesting the influence of additional factors beyond income. One such factor, as reflected in participants' experiences, relates to how financial institutions assess mortgage eligibility. The participants' experiences illustrate how income source, rather than income amount, has become a key barrier to accessing mortgages. Participants who were involved in self-employment or the informal work sector had their incomes perceived as unstable or high risk.

Beyond the immediate realities of practical and financial considerations, participants' housing choices were also influenced by family dynamics and aspirations to leave a legacy. Decision making was not only about addressing present needs, but also about creating security and continuity for the next generation. While the desire to support the next generation was clearly articulated, there was little mention of receiving financial support from participants' parents or extended family. On the contrary, some participants spoke of sending remittances back to support family members in Nigeria or contributing toward property acquisition for relatives. Although this study did not specifically probe intergenerational financial flows in the upward direction, the absence of such narratives, alongside references to participants' support obligations, suggests that housing decisions were made largely without parental financial assistance.

This sense of responsibility toward the future was clearly articulated by one participant who framed homeownership as a means of establishing a foothold in society, not only for themselves, but also for their children.

*For example, my children, if they want to purchase their own house in the future, they wouldn't need to go through lots of stress ... we can use the property of our house to stand for them to get a loan from the bank instead of them paying like 10,000 euros for getting a guarantor ... we can easily be a guarantor for them.*

(Participant 9, Registered Nurse)

Also tied to family dynamics, the desire for additional space was a recurring theme, expressed in two distinct ways. The first relates to practical changes in household composition, such as when there is a marriage, a spouse or the rest of the family arrives from Nigeria, a child is born, or more children join the household, necessitating the need to move to a larger home. As one participant shared:

*We were also expecting a baby then.*

(Participant 8, Entrepreneur)

Secondly, while participants' preferences for larger rooms, additional space, and extra bedrooms were not always explicitly explained, they may reflect underlying expectations shaped by Nigerian housing norms, where mid- to high-income homes are typically designed with roomy layouts and expansive compounds, and where co-residence with extended family is both common and valued for social and practical support.

Participants also highlighted the appeal of quieter, more family-oriented settings. One participant, reflecting on his early housing experience, explained:

*We had one child then, and though the house was beautiful, the apartment environment wasn't suitable. On weekends, you'd see all sorts of men coming in, drunk, the whole walkway smelling of alcohol. Sometimes people would even tap on our door at night. We said: "No—kids are coming. We needed something better."*

(Participant 9, PhD candidate & Business Owner)

Neighbourhood preferences were shaped not only by environmental factors such as tranquillity and family-friendliness, but also by social considerations. Participants were asked about the ethnic and cultural composition of their neighbourhoods,

particularly the presence of other immigrants, including fellow Nigerians. In general, most participants expressed no strong preference for the ethnic or cultural makeup of their neighbourhood. However, responses varied.

One participant explicitly preferred to live away from other Nigerians and Africans, stating:

*I can't live in some places, even in Finland ... I don't want to be in the community because those are things that also make me choose the environment, I want to live in.*

(Participant 12, Entrepreneur: Fashion designer)

They specifically mentioned avoiding certain neighbourhoods, expressing discomfort with those areas where they perceive high concentrations of people from same ethnic background. The participant clarified that this preference was not about discrimination but rather about personal comfort and mental well-being.

By contrast, another participant valued proximity to fellow immigrants and countrymen, noting about the community:

*Yeah, it matters to me, but I know that no place can be like home. No place can look like my home country. At least not in this Western world. But I know that anything close to that I would definitely prefer.*

(Participant 4, Procurement professional)

Beyond individual preferences, one participant reflected on the broader implications of racial clustering in neighbourhoods, emphasizing the importance of diversity for social cohesion. Importantly, their concern was not directed at any particular group but at the dominance of any single racial or ethnic identity within a residential area.

They explained,

*Once you create a neighbourhood that is identified with one race, one character, one thing, for me is a no-go area. So the world is diverse and the word is diversity.*

(Participant 10, PhD candidate and Business owner)

They further go on to highlight how such clustering could even affect decisions about schooling, stating:

*So for me, if today as a father and a school is located in one area that is predominantly one race, I would not want my child to go there, even if it's my own race, unless I live in Nigeria then everybody is the same.*

(Participant 10, PhD candidate and Business owner)

For the majority, however, neighbourhood composition in terms of ethnicity or nationality was not a decisive factor. As one participant put it:

*I don't think it matters to me where I live. Of course, it's very important that you live in a place that is safe ... for me, it doesn't matter if foreigners are here or not ... it's much more better to be open minded.*

(Participant 6, Business owner)

While individual tenure decisions were often shaped by immediate family needs and the desire to provide stability for the next generation, participants also drew on broader cultural expectations surrounding property ownership. In particular, homeownership was widely viewed as a culturally meaningful investment; one that affirmed social identity, economic status, and long-term legacy. Among African communities, owning real estate has traditionally been seen as an important financial commitment and a key means of building wealth and securing intergenerational continuity and social status (Firang, 2019). This cultural expectation intensified participants' rejection of tenure models, such as right-of-occupancy, which they perceived as lacking equity-building potential.

One participant explained:

*The house does not belong to you; you only buy the right to stay there as long as you desire.... The return on it is not worth it, because it's not yours, the house still belongs to somebody and they are still expected to make profit.*

(Participant 6, Business owner: Cleaning Company)

Another participant shared:

*The fact that you have ownership on those ones that are not complete ownership, it is still not your house even though you have done some things that will give you the chance to stay there for 30 years or more. But then it is still not your house. Because it is also an investment for me too, I wouldn't want to go to all those lease apartments, so I prefer the outright ownership.*

(Participant 8, Entrepreneur)

Across much of African societies, including Nigeria, property ownership, particularly land, holds significant cultural value as a source of social identity, economic well-being, and generational wealth (Cooper, 2008; Takim & Nabiebu, 2021; Vorster, 2019). This viewpoint is reflected in diverse inheritance customs across Africa. Property is passed down through generations, ensuring familial continuity and reinforcing social structures (Achinewhu-Nworgu et al., 2014; Lebert, 2005; Takim & Nabiebu, 2021). These inheritance practices highlight a culturally embedded investment logic, where property ownership is viewed as a long-term asset that provides financial security and preserves social status. Building equity and securing a legacy are still cultural expectations, even though the context has changed from ancestral land to contemporary housing markets. In this sense, being a homeowner is seen as more than just a place to live; it is also seen as a calculated financial commitment that satisfies social status and wealth accumulation cultural norms.

As one participant explained:

*I believe if I'm owning, I'm investing, and it's this kind of building wealth that you can pass down basically. That's it.*

(Participant 2, Health & Safety Advisor)

Another participant put it as:

*The way Finland operates, if you buy your own apartment, the same rent, I'm paying out, it's still the same thing I'll be paying back to the bank to service my loan.*

(Participant 8, Entrepreneur)

However, this investment logic transcended the Finnish housing market. Some participants actively pursued property ownership in Nigeria, viewing it as a strategic investment, specifically aided by the perceived ease of acquisition compared to Finland. In Nigeria, property can be acquired gradually through spaced building stages without the pressure of large upfront payments or meeting up with strict mortgage requirements.

One participant explained it as:

*The reason why I own a property in Nigeria is because it's easier to own. It's accessible. There are mechanisms in place.... The way of achieving or acquiring a property in Nigeria, the route is straight. It's simplistic. It's staggered. It's broken down into pieces.... In fact, you buy a land now, one year later, you're not doing anything. One year later, you come back, you do the foundation. You don't do anything again. One year later, you come and put a few blocks.*

*So it's more flexible. The process is broken down.*

(Participant 2, Health & Safety Advisor)

This transnational investment approach underscores the importance of property ownership as a means of wealth accumulation and legacy building, reflecting desires likely shaped by cultural norms. Even when faced with financial and practical constraints in Finland, participants continued to pursue property acquisition in Nigeria, driven by these culturally influenced aspirations. Interestingly, participants expressed mixed views on where it made more sense to pursue property acquisition and homeownership. While some prioritized investing in Nigeria due to cultural ties and perceived ease of acquisition, others preferred to own homes in Finland, reflecting their long-term residence plans and financial goals. Participants' choices were influenced by their long-term aspirations and visions of where they see themselves and their families settling in the future.

These current living arrangements provide insight into the broader factors shaping participants' housing choices. While affordability remains a key determinant, institutional barriers, cultural expectations and family dynamics also play a significant role. Notably, the participants' perspectives on tenure types, location preferences, and community composition highlight ongoing negotiations between pragmatic considerations (e.g., cost, availability, space needs) and subjective factors (e.g., cultural expectations and urban lifestyles).

The next section focuses specifically on how participants connected homeownership to their feelings of settlement and belonging.

### 5.3 Homeownership and belonging

For many participants, housing choices were not only shaped by practical or financial concerns but also carried deeper emotional significance. This section explores the wide range of emotional and cultural meanings often associated with homeownership as well as how participants linked homeownership with feelings of settlement, permanence and personal fulfilment. The discussion remains grounded in participants' reflections, avoiding broader theoretical debates, and highlights how owning a home was seen as an important step toward building a stable and lasting presence in Finland.

Although external factors shaped much of their initial reasoning, homeownership also carried deeper personal meanings, offering participants a sense of autonomy, stability, and fulfilment that extended beyond purely material concerns.

Homeownership symbolised a way to anchor their lives, offering a sense of permanence and belonging that renting or temporary living arrangements could not provide. One participant described this feeling of ownership as a kind of freedom:

*Having my home gives me the freedom (maybe not 100% freedom but at least a certain level of freedom) to do certain things in my house, in my apartment ... at least it's not like somebody will come and tell you to leave.*

(Participant 8, Entrepreneur)

Another participant highlighted the ability to plan and live on one's own terms:

*At least you have your life in order ... planned. You can tell when there will be a renovation in your house. 'Na you go decide' ... like you can plan stuff. Not when your landlord tells you.*

(Participant 12, Entrepreneur: Fashion Designer)

For others, these feelings of freedom, stability and autonomy were tied to a broader narrative of identity and belonging—one that looked beyond temporary housing arrangements toward a more rooted and self-defined future. Homeownership was often described as the fulfilment of a long-standing personal aspiration.

As one participant explained:

*It's not because I'm in Finland. Anywhere I find myself, even in Nigeria, it's something that I've always wanted, even before I got married. I just believe that every person deserves to own where they live.... Owning your home is like fulfilling a lifelong dream. For me, it's like a dream to have my own house.*

(Participant 4, Procurement professional)

Others emphasised the need to leave a tangible mark—to show that their efforts had meaning and lasting impact. As one participant put it:

*Sometimes when we spend too much on something, you have to show something for it that this is my own gain. Yoruba will say that 'I don't want to be a snake that just walks on the rock without leaving no traces.' What can I point at that this is my gain, what I achieved? It is like a reward for all that I have put into living here.*

(Participant 3, Business owner: Transport and logistics (Taxi driver))

Participants' reflections further highlighted the emotional importance they attached to homeownership, both among those who had already purchased homes and those who aspired to do so. Across both groups, ownership was framed as a key marker of settlement and permanence, a way of moving beyond temporary living arrangements and establishing a more rooted sense of place in Finland.

For participants who had attained homeownership, owning a property marked a turning point in how they felt about living in Finland, giving them a stronger sense of stability and belonging. One participant reflected on the deeper meaning of homeownership:

*It gives you a sense of security. It gives you a sense of belonging, that you belong to that society, belong to that environment, that if they are making a decision, at least you will be part of that decision directly or indirectly.... And a sense of stability.*

(Participant 6, Business owner: Cleaning Company)

Participants who had not yet achieved ownership expressed similar emotional associations. Although still in rented housing, several described homeownership as central to their sense of fully belonging. For these participants, the idea of owning a

home was not only about material security, but also about settlement, permanence and participation in Finnish society. While some of these emotional themes were noted earlier in relation to housing choices, participants also connected them directly to the experience of belonging. Although discussions centred on homeownership, participants sometimes spoke more broadly about 'home' as a space of comfort, family, and emotional security, closely tied to their visions of ownership.

For one participant, homeownership was seen as a pathway to deeper community participation and responsibility.

*For me personally, if I have my home, at least from the little research I've done, I know that you will be an important person to that community ... you would think beyond your own because you're staying in that place for a long time.*

(Participant 8, Entrepreneur)

Overall, participants' reflections revealed that homeownership played a central role in shaping feelings of settlement, stability, and belonging. While ownership often provided emotional security and a deeper sense of rootedness, experiences of belonging were nuanced and varied, reflecting participants' different life trajectories and long-term plans.

The following section explores how these experiences and perceptions influenced participants' housing aspirations and future desires.

#### **5.4 Housing aspirations and future desires**

A complex mix of personal goals, family circumstances and future planning influenced participants' aspirations for the future. Although money and practical needs were important, participants also dreamed of homes that offered stability, comfort, and control. Some participants had aspirations firmly rooted in Finland, while others were planning to acquire properties both in Finland and Nigeria. This section examines how participants articulated their housing aspirations and how these aspirations are linked to their plans for the future.

For some participants, aspirations for homeownership were closely tied to their desire for stability and long-term settlement in Finland. After years of renting, owning a home was seen as a way to create comfort and establish some form of continuity for themselves and their family.

One participant explained why securing a home in Finland became a more immediate priority after years of renting:

*But I thought to myself ... if I'm going to be here for now, with my family, my immediate family, we should be living comfortably; not moving around and stuff like that. So that's one of the reasons I thought that buying here is a priority.*

(Participant 6, Business owner: Cleaning Company)

Another participant similarly emphasised the importance of securing stability in Finland before turning their attention to property in Nigeria. They explained:

*No, we don't have [property in Nigeria] – the only one we had, when we were coming here we sold it ... Once we are settled here, then we can think of a place back home.*

(Participant 4, Procurement professional)

For these participants, homeownership was beyond a simple housing preference, it symbolized settling down, no longer being in transition, and actively choosing to stay and build a life in Finland.

However, the idea of owning a home was not only about living comfortably in the present but also about building security for the future. Some participants described it as a forward-looking strategy, not in speculative financial terms, but as a way of creating long-term stability and peace of mind. One participant explained it like this:

*Now I have the strength to work... paying this loan for the bank is like a savings for me, which is going to work for me later in future, even when I'm going for my pension ... I wouldn't be bothered paying house rent or struggling with life. It will feel like I'm relaxing.*

(Participant 9, Registered Nurse)

While many participants framed homeownership as a way to build stability in Finland, their housing aspirations were not confined to one national context. Several described aspirations that extended across borders, combining a desire to settle in Finland with plans to acquire or develop property in Nigeria. For some, the sequence was clear:

Finland came first, with possible future investments ‘back home’ to follow. One participant explained:

*I cannot build a house for myself anywhere, except I have my own personal house here first. So if I have here first, and then if I now have excess income, I can now think of having just one property back home in my name and I'll be satisfied with that.*

(Participant 8, Entrepreneur)

Others pursued both tracks in parallel, maintaining a flexible long-term strategy. One participant, for example, reflected on the layered meaning of “home,” explaining:

*We have ‘home’ and we have ‘home’. But inside you, you know which one is original and which one is temporary.... At the moment, if you want to look at it, Finland is a home but the original home is Nigeria ... maybe after my retirement, I might not be able to cope with the weather or anything, I have to go back home.*

(Participant 3, Business owner: Transport and logistics, Taxi driver)

When asked whether he owned property in Nigeria, he replied without hesitation:

*Yes, that one is ... normal thing for everybody, because everybody will want to have something back home.*

This reflection captures a layered understanding of ‘home’ where Finland is acknowledged on the one hand as the current and functional place of residence, but Nigeria remains the emotional reference for where home is.

Still, a few participants expressed little interest in investing outside Finland, further emphasizing their intention to establish a permanent home here, where they currently live.

Taken together, participants’ housing aspirations — whether rooted in Finland, extended across borders, or imagined for the future — reveal the complex ways in which individuals seek to create security, autonomy, and continuity in their lives.

## 5.5 Discussion

The preceding sections have presented participants' housing choices and aspirations thematically. This final section deepens the interpretation of these findings through theory, by engaging with the theoretical frameworks introduced in Chapter 2. It reflects on how participants' narratives of homeownership, belonging, and future planning align with – and in some cases complicate – existing understandings of housing tenure, migrant settlement, and the meaning of home.

### 5.5.1 Economic rationality and structural constraints

Participants' housing decisions were closely shaped by financial constraints and employment-related factors, reflecting the influence of economic rationality in housing pathways. Several expressed frustrations at paying rent when mortgage repayments would have cost roughly the same. From their perspective, homeownership was not just a goal, but a financially sensible strategy. This practical reasoning aligns with the assumptions of tenure choice models, which argue that individuals make housing decisions based on factors such as income stability, affordability, and expected return over time (Arnott, 1987; Lindblad et al., 2017). However, while participants' reasoning fit this economic logic, they often faced structural barriers that prevented them from acting on it. For instance, self-employment or work in informal sectors, such as taxi driving, was often not recognised by banks as a reliable income stream, despite steady earnings. As a result, participants were unable to access mortgages and had to remain in rental housing, not by choice, but due to institutional restrictions. This pattern has also been observed in other European contexts, where migrants are often denied credit not because they lack income, but because banks do not view their work as sufficiently stable (Eroğlu et al. (2024). In noting that monthly loan repayments could be equivalent to, or even less than, current rent amount, participants viewed homeownership as a more economically efficient option, suggesting that their decisions were not driven by a lack of financial literacy, but by structural inaccessibility.

### 5.5.2 Life Transitions and Neighbourhood choices

While financial constraints and employment conditions were central to participants' housing decisions, their choices were equally shaped by changing family circumstances

and long-term aspirations. Key life transitions — including marriage, childbirth, and family reunification — frequently triggered a shift in housing priorities, particularly the desire for more stable and spacious living arrangements.

These findings can be understood through the lens of the life course perspective, which emphasises that housing pathways evolve in response to cumulative life events rather than fixed developmental stages, as proposed in earlier life cycle models. (C. Mulder, 2006). Participants described how such transitions reshaped not only the type of housing they sought but also what they hoped that housing would achieve over time. For many, these moments brought practical considerations to the fore, such as the need for more space, a more suitable environment for children, or a sense of stability as families grew. Preferences varied: while some sought calmer, residential areas, others favoured central locations with easy access to amenities. However, across these different choices, participants often assessed neighbourhoods based on perceived social quality, including concerns about disorderly behaviour, or environments they felt were not ideal for raising children. These patterns invite reflection on two widely discussed theoretical models in migrant housing research: the spatial assimilation model and the ethnic enclave model. The spatial assimilation model suggests that as immigrants improve their socioeconomic status and become more integrated into the host society, they tend to move away from immigrant-dense neighbourhoods and into areas associated with higher social status and native populations (Massey, 1985; South et al., 2005). In contrast, the ethnic enclave model proposes that some migrants may actively choose to remain in or relocate to areas with a high concentration of co-ethnics, either for cultural familiarity, social support, or protection from discrimination (Bolt & van Kempen, 2010; A. Portes & Manning, 2019). This study offers partial support for both models, while also highlighting choices that fell outside their expected patterns. While some participants did seek out environments they associated with upward mobility or family wellbeing, such as quieter or more family-oriented neighbourhoods, these decisions were not always driven by proximity to the majority population. At the same time, cultural affinity with other Nigerians or African migrants did not automatically translate into a desire to live near them. A few participants expressed discomfort with neighbourhoods where co-ethnic groups were highly concentrated, associating these areas with social disorder or negative reputational labels. Similar observations have been made in European studies, where upwardly mobile migrants

prioritise neighbourhood reputation, family-oriented environments, or perceived social respectability over ethnic clustering (Glikman & Semyonov, 2012).

### 5.5.3 Intergenerational Aspirations and Cross-Border Investment Thinking

Participants' reflections also revealed an intergenerational orientation to housing, particularly among those seeking to provide stability and security for their children. In such cases, homeownership was valued not only for present comfort but as a long-term resource that could be passed on or used to support their children's futures. This reflects intergenerational effects in housing decisions (Albertini & Kohli, 2013; Cigdem & Whelan, 2017; Wagner, 2014), where parents seek to secure upward mobility for their children through property ownership. However, for other participants, the motivation to own was more individualised, tied to the symbolic value of achieving something tangible — a way to make sacrifices visible and create a personal legacy. These motivations, while less about family strategy, reflect how housing decisions are shaped by socially embedded meanings that go beyond economic rationality.

Importantly, these understandings of home and property extended beyond national borders. For some, property acquisition in Nigeria was seen as more feasible and culturally resonant. These aspirations illustrate the relevance of transnational housing strategies, which describe how migrants simultaneously engage with housing markets and obligations in both origin and host countries.

In addition, some of the patterns observed in this study can also be understood through the theory of planned behaviour (Ajzen, 1991), which posits that individual behaviour is shaped by attitudes, perceived control, and intentions. Participants often expressed strong positive attitudes toward homeownership, viewing it as desirable, sensible, and aligned with both personal and cultural values. These attitudes informed their long-term aspirations, even when constrained by structural barriers. Moreover, their decisions were shaped by their perceived ability to act, whether based on income type, access to credit, or life stage, illustrating how perceived behavioural control influenced whether aspirations translated into action. The theory of planned behaviour framework helps explain why some participants maintained ownership goals despite prolonged renting or structural exclusion, while others adjusted their expectations based on changing life circumstances or feasibility. In this way, attitudes and

intentions remained central but were continuously shaped by both institutional context and life events.

Finally, participants' reflections on homeownership transcended material concerns, revealing deeply held aspirations for permanence, security and fulfilment. This aligns with literature that conceptualises homes as both a physical space and meaningful space of identity, memory and personal meaning. While homes are situated in place, it is not the location itself that defines 'home', but rather the emotional attachments and symbolic meanings that individuals associate with it (Easthope, 2004).

This chapter has presented and interpreted the study's findings, drawing on thematic insights from participants' narratives and linking them to the conceptual frameworks outlined in Chapter 2. It has explored how Nigerian immigrants in Helsinki navigate housing choices, aspirations, and meanings of home, shaped by a combination of financial realities, cultural expectations, family dynamics, and transnational strategies. The following and final chapter reflects on these findings in a broader context, summarising key contributions, discussing implications, and outlining directions for future research.

## 6 Conclusion

This study set out to explore the housing experiences, choices, and homeownership aspirations of Nigerian immigrants living in Helsinki. Through in-depth interviews, it examined not only participants' current housing situations, but also the reasons behind their tenure choices and the hopes they held for the future. The findings show that participants' housing choices were shaped by a combination of financial constraints, family dynamics, cultural expectations, and long-term planning. These decisions were not only about immediate needs or practical concerns; they also reflected efforts to achieve stability, secure the future, and respond to evolving responsibilities within the family. Often shaped by institutional barriers and changing life circumstances, participants' housing pathways were grounded in both present realities and forward-looking goals — some of which extended across national borders.

Discussed in detail in Chapter 5, a common thread across participants' housing decisions was a strong sense of responsibility toward their children. Homeownership aspirations, search for suitable living environments or investing back home in Nigeria, were often motivated by a desire to ensure long-term stability, provide future opportunities, and leave a lasting legacy. This intergenerational concern helped sustain the pursuit of homeownership despite significant barriers.

While there is existing research on how housing and wealth are passed between generations, many models still focus on individual decision-making or structural barriers. What this study adds is an understanding of how housing aspirations among migrants, even when expressed at the individual or household level, can also reflect a forward-looking sense of responsibility — especially toward children — even when those aspirations are shaped by uncertainty, cultural expectations, or transnational ties. This adds nuance to existing housing models by showing how, even under constraint, migrant families use housing decisions to pursue imagined futures and act on culturally meaningful goals — not just to meet present needs.

The study also raises important considerations for housing and integration policy. Participants were often well-informed, motivated, and eager to own homes, but were held back by how banks and systems assessed their work or income. More inclusive approaches to mortgage lending and housing support could help reduce these barriers and support the long-term settlement goals of immigrant families. Supporting migrant

families in achieving their housing goals would not only benefit individuals but also promote social integration, family wellbeing, and a stronger sense of permanence.

In summary, this study shows that for many Nigerian immigrants in Helsinki, housing is about much more than shelter. It is a way to create security, honour responsibility, and invest in the future — especially the future of their children. Recognising this intergenerational focus, even within the context of constrained choices, gives us a deeper understanding of how housing fits into the broader migration story and offers a meaningful starting point for future research.

This study, while offering rich qualitative insight, is not without limitations. First, the small sample size—interviews with 12 participants—limits the generalisability of the findings. The study prioritised depth and context-specific understanding over statistical representativeness. In addition, the use of purposive and snowball sampling may have introduced self-selection bias, potentially skewing the sample toward individuals more willing or able to reflect on their housing experiences. It is also important to note that certain themes, such as upward intergenerational financial support (e.g. assistance from parents in acquiring housing), were not directly probed during interviews. While some participants alluded to remittances sent back home or family obligations, the absence of targeted questioning on these topics limits the depth of interpretation. Furthermore, as the study captures experiences at a particular historical moment, its findings are inevitably shaped by the prevailing socio-economic and policy contexts in both Finland and Nigeria. Changes in immigration policy, housing markets, or economic conditions may influence future patterns and perceptions. Finally, while my shared background with participants fostered trust and facilitated richer conversations, I remained attentive to the possibility of interpretive bias. Reflexivity was an integral part of the research process, helping to ensure analytical depth and rigour.

Despite its limitations, this study offers valuable insights into the housing experiences and aspirations of Nigerian immigrants in Finland and lays a foundation for future research in this area.

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## Appendices

### Appendix – Interview Questions

This appendix outlines the semi-structured interview guide used in the study. The questions were organised to elicit detailed narratives around participants' migration experiences, housing choices, aspirations, and meanings attached to home and homeownership. The guide was flexible, allowing for follow-up questions based on individual responses.

#### Contextual Background

Name and age

Where were you born and raised?

Could you tell me a bit about life before moving to Finland?

Do you have close or extended family in Finland, Nigeria, or other countries?

- *If yes, how do you keep in touch with them?*

When did you arrive in Finland, and how long have you lived here?

What brought you to Finland?

What is your current education level?

- *Are you currently pursuing, or planning to pursue, further or higher education/job training?*

What is your current employment status (e.g. self-employed, employee)?

- *Are both parents income earners (if applicable)?*

What is your occupation?

Could you provide a general income range?

Does your income allow you to:

- Send remittances to relations in Nigeria?
- Invest in homeownership in Nigeria?
- Invest in homeownership in Finland?
- Make other types of investments?

#### Current Housing Situation

What is your current housing situation?

How many members are there in your household?

Who earns income in your household?

Do you live in private or social rented housing?

What type of building is it, and how many rooms does it have?

What other apartment types have you lived in?

- *Where were they located?*
- *What influenced your decision to live in that/those type(s) of housing and location?*

### **Housing Tenure Choices**

Do you prefer living in a neighbourhood with migrants from your home country, or a more 'Finnish' community?

Do you have active contact with neighbours or friends in your area?

Where do you go to socialise?

Do you prefer to rent or aspire to homeownership in Finland? Why?

Do financial considerations influence your thoughts about homeownership?

- *What else influences your housing choices or aspirations?*

### **Homeownership and Sense of Belonging**

How would you describe "home"? What and where is "home" to you?

What does homeownership mean to you?

Would you consider Finland or Nigeria your home? First or second?

Do you think or hope your move to Finland is permanent?

### **Housing Aspirations and Future Desires**

Could you describe your dream housing?

Do you currently own a home in Nigeria?

- *Was it acquired before or after moving to Finland?*
- *Do you aspire to own one in Nigeria?*

Do you own a home in Finland?

- *What type of home is it, and do you live in it?*

What motivated you to pursue ownership in Finland?

Does this home align with your idea of an ideal home?

If you do not own a home in Finland:

- *Do you aspire to do so? Why or why not?*

How do you envision your ideal home?

Where do you see yourself living in 5, 10, or 30 years

