6.4. Reasonableness to settle

COMMON ANALYSIS
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If the criteria of safety and travel and admittance are met, the next step in assessing the existence of an IPA in Lagos and Abuja is to consider the reasonableness to settle in light of the general situation in Lagos and Abuja and the individual circumstances of the applicant.

6.4.1. General situation

The analysis below is based on the following EUAA COI report: Country Focus 2025, 3.; Country Guidance should not be referred to as a source of COI.

- **Means of basic subsistence and employment**

Lagos is the main economic hub in Africa and contributes over one fifth of Nigeria's gross domestic product (GDP). Key economic sectors include trade and information and communication technology, with industrial and service sectors also seeing growth in 2024. In the same year, the agricultural sector suffered setbacks due to general insecurity, floodings, and logistics issues. The government of Lagos introduced several programs to ease the cost of living, including 25 % reductions on food staples and public transportation fares. The labour market remains highly informal in Lagos, with over three quarters of the labour force working on an informal basis.

Statistics from the Nigerian National Bureau of Statistics (NBS) reports that 76.5 % of the labour force in the FCT are informally employed. 50 % of people living in **Abuja** experience poverty. An increasing number of school-age girls have been reported to be exploited into child labour in Abuja, mainly IDP girls from northern states.

Unemployment in Lagos State is 5.5 %, similar to the national average. Unemployment in the FCT (Abuja) in the same period is significantly higher than the national average, reaching 14.1 %. The methodology of calculating the unemployment rate has been criticised.

- **Food security**

Around 70 % of the population in Nigeria is food insecure, with an estimated 3 million children suffering from severe acute malnutrition. In **Lagos**, between 5 and 10 % of the population are food insecure. For **Abuja**, this rate reaches between 20 and 30 %. Both cities have been classified as ‘stressed’ by the Integrated Food Security Phase Classification (IPC) for the period between June and August 2025.

- **Housing and shelter**

Lagos faces challenges accommodating its rapidly growing population, with the city facing a housing crisis. Sources report a housing deficit of 3.3 million units, leading residents to co-habit due to unaffordability and a lack of supply. Many existing units are structurally unsafe, severely overcrowded, or lack essential services. At the start of 2024, rents are reported to have increased by over 90 % over a five-year period. This has resulted in widespread homelessness and the expansion of slums. Lagos has some of the worst slums in the country, with high rates of deprivation in education and healthcare and precarious toilet facilities and waste management. These conditions have led to both minor and serious illnesses, and, combined with insufficient medical care, have contributed to high mortality rates. IDPs, especially those with limited resources, frequently settle in peripheral areas with informal housing and inadequate amenities.

Abuja is similarly experiencing rapid population growth, causing strain to social services and infrastructure. The city is reported to be facing a shortage of over 1.7 million housing units. ‘Exorbitant’ and rapidly rising rents are forcing many into overcrowded slums or makeshift and inadequate housing.

- **Water and sanitation**

In Nigeria, around 30 % of the population reportedly has access to safe drinking water, and most people lack access to basic sanitation.

A significant share of residences in **Lagos** lacks clean water and adequate sanitation. Clean water is scarce in certain areas of **Abuja**, such as Mpape and Dakibiyu, where poor infrastructure and unreliable electricity further compound living conditions.

- **Basic health care**

Nigeria faces limited access to healthcare services and inadequate infrastructure, particularly affecting IDPs, women, and persons with disabilities, as well as a shortage of mental health professionals. Nearly 28.5 % of global maternal deaths occur in the country, largely due to the criminalisation of abortion and limited access to health services and emergency care.

In 2024, **Lagos** State government issued an Executive Order to mandate compulsory health insurance for all residence of the state. This policy is being rolled out on a phased basis. In 2025, 34 resident doctors were hired in the Federal Capital Territory (**Abuja**) covering a broad range of medical specialisations.

The general circumstances in Lagos and Abuja do not preclude the reasonableness to settle in these cities. The assessment should take into account the individual circumstances of the applicant.

☐ 6.4.2. Individual circumstances

The analysis below is based on the following EUAA COI reports: Country Focus 2025, 1.3., 3.6.; Security 2025, 2.1.2., 2.6.6.; Country Guidance should not be referred to as a source of COI.

In addition to the general situation in the area of potential IPA, the assessment whether it is reasonable to settle in that part of the country should take into account the individual circumstances of the applicant, including his/her vulnerabilities and coping mechanisms.

Please note that this is a non-exhaustive list:

- **Ethnoreligious background**: Members of ethnic or religious groups would face difficulties relocating and assimilating into the community in an area dominated by other groups. Therefore, the ethnoreligious background of the applicant should be taken into account. Specifically in relation to Lagos and Abuja, as they are both characterised by a heterogenous population, such ethnoreligious considerations are taken into account, but generally they would not be determinative as to the reasonableness of IPA in these two cities.

- **Age**: Young age as well as elderly age could significantly limit the applicant's access to means of subsistence such as through employment, making him or her dependent on other providers. Therefore, this element should be seen in conjunction with the available support by the family or by a broader support network. In the case of children, the best interests of the child shall be a primary consideration, for example, with regard to access to basic education.

  Primary education is free and compulsory in Nigeria, however, enrolment and literacy rates vary widely according to gender, geographical area, socio-economic background, and ethnicity. In Lagos, the vast majority of children attend primary and junior secondary education, while the out-of-school rate for senior secondary level reaches 23 %. In Abuja, out-of-school rates for children at primary and junior secondary levels are around 10 %, reaching 20 % for senior secondary level.

- **Gender**: Women and girls encounter additional difficulties in relation to education, work, maternity health care, etc. Further obstacles may be linked to being a single mother or a widow, a woman who has been previously trafficked, being of a certain ethnicity, etc. Therefore, the gender of the applicant should be taken into account along with his or her family status and available support.

- **State of health**: Access to health care is strained in various areas of Nigeria, making the health status of the applicant an important consideration when assessing the reasonableness of IPA for those who require medical treatment. The availability of the necessary medical treatment, as well as the applicant's state of health and its impact on their ability to work and to travel/relocate, should be considered. For persons with disabilities, access to basic means of subsistence, including through employment, would be further limited.

- **Professional and educational background:** The background of the applicant, their level of education and available financial means and in particular the access of the applicant to means of basic subsistence, should be taken into account

when assessing the reasonableness of IPA.

- **Support network and local knowledge**: Local knowledge and social connections are important in helping a person settle and access basic needs and services. A support network may include extended family, friends, members of the same ethnicity. Special attention should be given to some people returning after long periods abroad, who may lack such networks.

These factors would often intersect in the case of an applicant, leading to different conclusions on the reasonableness of IPA. In some cases, more than one element of vulnerability would confirm a conclusion that IPA is not reasonable (e.g. unaccompanied child, or person with disabilities without support network), while in other cases, they may balance each other (e.g. single woman who has a socio-economic background and a support network facilitating her access to basic subsistence, particularly through employment).

☐ 6.4.3. Conclusion on reasonableness

Lagos and Abuja

In general, IPA would be reasonable for **single able-bodied men** and for **married couples without children**, including where they have no support network in the IPA area, as long as they have no additional vulnerabilities and have access to financial means.

In general, when a support network is lacking, IPA would not be reasonable for **unaccompanied children**, **elderly persons** or **applicants with severe illnesses or disabilities,** as well as for **non self-reliant women**.

In the case of **other profiles**, the individual circumstances of the applicant, in particular in relation to ethnoreligious background, gender, age, the existence of a support network, etc. should be given due consideration. In cases where the applicant is a child, the best interests of the child shall be a primary consideration.

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