

The Relationship Between the Socioeconomic Characteristics of Low-Income Earners and Affordable Housing: A Case Study of the University of Ilorin Primary School Staff

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Access to affordable housing remains a major challenge for low-income earners in Nigeria, despite ongoing efforts by both government and institutional stakeholders. The increasing gap between income levels and housing costs has brought to the fore the significance of affordable housing, particularly for low-income earners. This paper explores the relationship between the socioeconomic characteristics of low-income populations and the availability, accessibility, and quality of affordable housing in Nigeria. Focusing on the University of Ilorin Primary School teachers as a representative sample of low-income earners, a mixed-methods approach was adopted, involving the administration of structured questionnaires and semi-structured interviews among the staff. This is to assess how factors such as income level, household size, education, employment status, and tenure security affect their housing choices and satisfaction. Findings reveal a significant correlation between income levels, family size, education, and housing affordability. 60.8% of the respondents spend about 30%-40% of their income on rent and live in substandard housing located far from the university premises. Key challenges identified include inadequate institutional housing support, high rent costs, and poor access to housing finance. The findings underscore the necessity for integrated housing policies and sustainable design strategies to enhance affordability and livability. The study also recommends context-specific interventions that reflect the economic realities and housing needs of teachers in similar public institutions. The study concludes with recommendations for sustainable, inclusive, and data-driven housing policies, including the development of subsidized staff housing and improved access to housing loans. These insights contribute to the growing discourse on urban housing inequality and institutional responsibility in emerging economies.

Keywords: Affordable housing, socioeconomic characteristics, low-income earners, University of Ilorin primary school teachers, housing policy.

Introduction

Housing is universally recognized as one of the fundamental human needs and rights, crucial for social well-being, economic stability, and public health (UN-Habitat, 2020). In most developed economies, the housing sector is considered an important driver of economic growth (Moore, 2019). According to UN-Habitat (2019), housing should be affordable, adequate, and accessible to all segments of society, as part

of the global commitment to the right to adequate housing.

Affordable housing, however, goes beyond the mere provision of shelter; it encompasses access to essential services, proximity to employment, social inclusiveness, and sustainable design (Adedeji, 2023). Despite its importance, affordable housing remains a persistent challenge in many developing countries, particularly in sub-Saharan Africa. Adedeji,

Deveci, and Salman (2023) noted that the crisis persists largely due to population growth, urbanization, inflation, and inadequate public sector interventions. Nigeria exemplifies this crisis, with a growing housing deficit, limited affordability, and poor living conditions (Enwin & Ikiriko, 2021).

According to UN-Habitat (2016), the challenge of accessing affordable housing for low-income earners remains substantial, often exacerbated by urbanization, rising construction costs, and socioeconomic disparities. Consequently, affordable housing has become a critical development issue requiring targeted policy and research attention.

Housing Deficit and Affordability Crisis

Although many countries continue to implement policies aimed at increasing housing stock, housing in Nigeria remains largely unaffordable and inaccessible to most households, with available options often being of poor quality (Bolaji *et al.*, 2025). Weak housing policies and limited financial resources have failed to keep pace with rapid urban population growth, creating substantial gaps between housing supply and demand (Kieti, 2015).

In Nigeria, successive governments since independence have grappled with the housing problem, but efforts have largely been ineffective due to exponential population growth and weak policy implementation (Moore, 2019). Data from the World Development Indicators (WDI) shows Nigeria's average population growth rate between 2019 and 2022 at 2.4%, nearly double the aggregate output growth rate of 1.8% for the same period (World Bank, 2024).

The housing deficit has worsened over time. Despite various national housing policies, the housing deficit has grown to over 17 million units in 2021 (World Bank, 2021), rising to 28 million units in 2023, requiring an estimated funding need of N21 trillion to address the housing situation (The State

House, 2023). Over 70% of the population cannot afford decent shelter, forcing many into overcrowded, substandard dwellings or informal settlements (Adeyemi & Ademiluyi, 2019; Okpala & Okoye, 2020).

Affordable Housing and Low-Income Earners

Affordable housing refers to housing that is reasonably priced relative to household income and accessible to low- and middle-income earners without imposing excessive financial burden. According to Adedeji (2023), affordable housing goes beyond the mere provision of shelter; it includes access to essential infrastructure and services, proximity to employment opportunities, social inclusiveness, and sustainable design.

The provision and availability of affordable housing has several significant benefits. Adedeji (2023) emphasized that it improves the quality of life for families and individuals unable to afford expensive housing options, offering them a safe, secure and decent living condition. Additionally, affordable housing fosters social integration and community development by creating inclusive neighborhoods where people with diverse backgrounds can reside. Moreover, it has the potential to stimulate economic growth by generating employment opportunities and alleviating poverty (Adedeji, 2023).

Access to affordable housing in Nigeria has remained an unfulfilled dream for the majority, especially the middle and lower classes (Moore, 2019). For low-income earners, challenges are exacerbated by urbanization, rising construction costs, and socioeconomic disparities (UN-Habitat, 2016). Rapid rural-urban migration and climate change further exacerbate the housing shortage (UN-Habitat, 2023).

Socioeconomic Characteristics of Low-Income Earners and Housing Access

According to the **National Bureau of Statistics (2020)** and **Aderemi (2018)**, low-income earners are individuals or households whose income falls below a

nationally or locally defined poverty line or minimum wage. This group often includes those classified as the “working poor,” whose earnings are insufficient to meet basic living standards. In Nigeria, this group typically includes junior civil servants, informal sector workers, artisans, small-scale traders, and temporary employees who often face unstable income and limited access to housing finance (Ojabello, 2025).

A study by Ibem et al. (2017) highlighted that factors such as income level, educational background, household size, employment type, and access to finance directly influence housing choices and outcomes. Timothy et al. (2024) further emphasized that the lack of detailed research into how these socioeconomic factors affect housing access has hindered progress in achieving affordability. Understanding these dynamics is essential for designing tailored housing policies and interventions.

Research Methodology

The research was conducted at the University of Ilorin in Kwara State, Nigeria, focusing on low-income earners, such as the primary school staff, who face challenges of affording adequate housing. Data used in this study were obtained from both primary and secondary sources, with the primary data collected through 84 structured questionnaires administered to the staff,

while secondary data were drawn from scholarly articles and published materials. The information gathered was analyzed using descriptive methods to highlight the socioeconomic characteristics of respondents and to examine the relationship between income levels and housing affordability, upon which recommendations were made based on the findings in the study area.

Results and Discussion

Socio-Economic Characteristics

Gender and Housing Access

The gender distribution, with more than half of the respondents being female (56.8%), while 43.2% are male (as shown in Table 1), reflects the typical composition of primary school teaching staff, where women often constitute the majority of educators. While gender itself did not directly determine affordability, women are often faced with challenges due to wage disparities and caregiving responsibilities, which significantly shape the lived experiences of low-income earners in relation to housing access. Female respondents are more likely to depend on rental housing rather than ownership, due to lower disposable incomes and limited access to mortgage financing. This reliance on rental accommodation exposes them to rent hikes, insecure tenure, and housing instability.

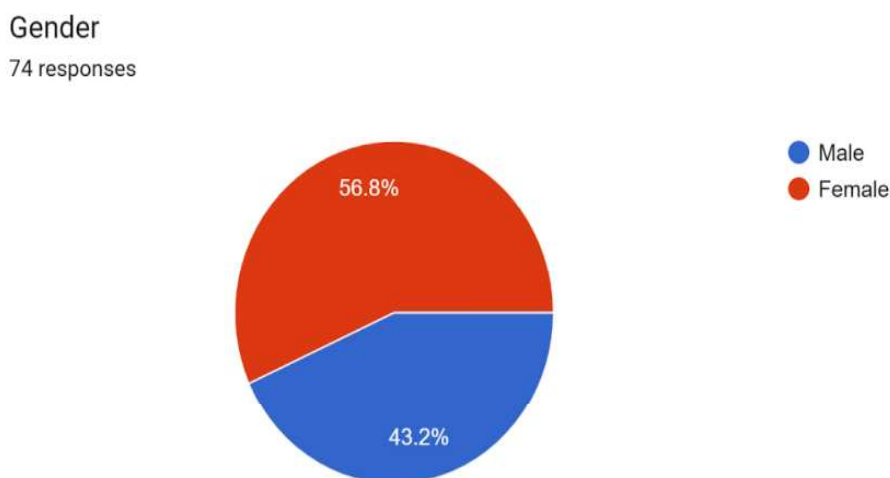


Fig 1: Gender of the Respondents.
Source: Author’s Field Work

Marital Status and Housing Needs

The findings show that about 54.1% of the respondents are married, while the singles account for 41.9%, as shown in Fig. 2 below. With 54.1% of respondents married, many households faced dual pressures of dependents and financial obligations despite the potential for the spouses' dual incomes. Married households were more likely to experience affordability challenges due to childcare, education, and extended family responsibilities, which intensified housing demand and reduced the available income for rent or ownership.

Household Sizes and Housing Pressure

Household size is another critical factor influencing housing affordability. About 52.7% of the respondents have a family size of 2-4 people, 44.6% has 5-8 people, while 2.7% has more than 8 people living in the same house. The average household size among respondents is 4.7, consistent with national urban averages. Larger households often necessitate larger housing units, which further increases rent burdens and puts strain on affordability. Family size, therefore, directly correlated with affordability stress, as more dependents meant higher expenditures and reduced savings for housing.

Income and Housing Affordability

Income was found to be the most direct and influential determinant of housing affordability. The analysis of the income shows that about 24.3% of the respondents earn between ₦100,000 – ₦150,000, while 27% stated that theirs is between ₦150,000 – ₦200,000, and about 35.1% stated that their total income is greater than 200,000. Respondents earning above ₦200,000 reported higher satisfaction and better housing conditions, while those earning below ₦100,000 experienced severe affordability stress, spending up to 60% of their income on housing. This confirms the World Bank's (2018) benchmark that housing becomes unaffordable when the housing costs exceed 30% of household income. For the University of Ilorin Primary School staff, income insufficiency directly constrained housing choices, forcing compromises in location, size, and quality of accommodation.

A consistent theme across the literature is the correlation between income level and access to affordable housing. In Nigeria, for example, Uwaegbulam, (2023) stated that tenants in rented houses spend up to 60% of their income threshold on housing, which is far higher than the 20-30% recommended by the United Nations. Low and irregular incomes lead to reliance on informal settlements, which often lack the basic needs and services, and tenure security.

Marital status

74 responses

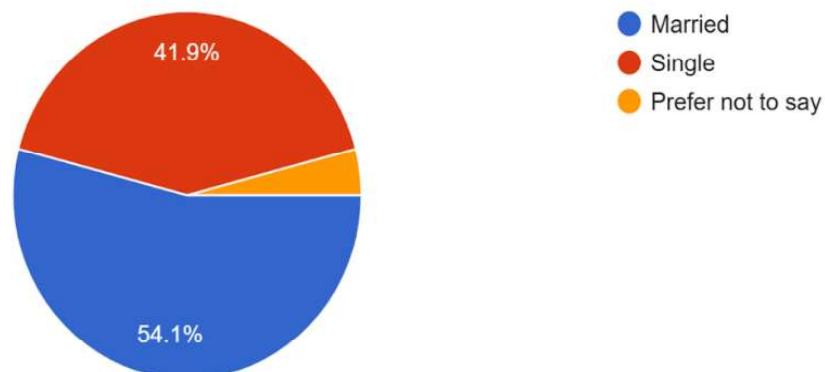


Fig 2: Marital Status of the Respondents.
Source: Author's Field Work

What is your total household income per month from all sources?

74 responses

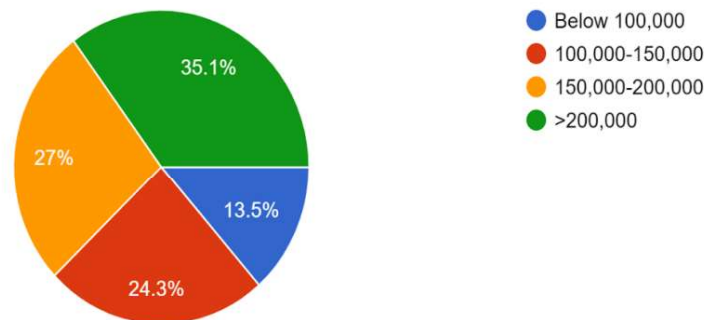


Fig 3: Monthly Income of the Respondents.
Source: Author's Field Work

Education Level and Housing Outcomes

The education status of the respondents also shows that the majority were literate; with 35.1% having a B.Sc. degree, 18.9% having a master's degree, 14.9% has basic secondary education, and just 1.4% have no formal education. The respondents exhibit a high level of literacy, indicating a greater receptiveness to sustainability, financial literacy, and receptiveness to cooperative loan schemes. This also implies that there is a greater awareness and concern for affordability, sustainability, health, and comfort in housing. While higher education is linked with better employment prospects, it does not always translate into higher wages for public primary school teachers. This highlights structural inequalities in wage distribution within the education sector, where educational attainment does not guarantee improved housing affordability.

Employment Status and Housing Security

Employment type also shaped housing affordability. About 51.5% of the respondents are employed full-time, while the remaining 48.5% are employed part-time. It can be inferred from this statement that full-time staff enjoyed relative job stability but stagnant wages, while part-time

workers faced variable incomes that heightened vulnerability to rent fluctuations and housing insecurity. Thus, employment status directly determines both the stability and the quality of housing access, with permanent employment offering security but limited upward mobility, and part-time work increasing exposure to affordability stress.

Housing Characteristics and Satisfaction

The analysis of housing patterns revealed significant challenges in accessing affordable housing. About 43.2% of participants owned their homes, while 50% rented accommodation and 6.8% live in institutional or family housing, as shown in Figure 4 below. This high rental dependency creates vulnerability to rent increases and housing instability.

Housing costs consumed a substantial portion of the respondents' income, with 60.8% spending about 30%-40% of their income on housing, as shown in Figure 6 below. This indicates the widespread housing affordability stress. The median housing cost in the vicinity is about ₦25,000 monthly, representing a significant burden for low-income earners, as the income left from other expenses is very low.

Do you own or rent your current home?
 74 responses

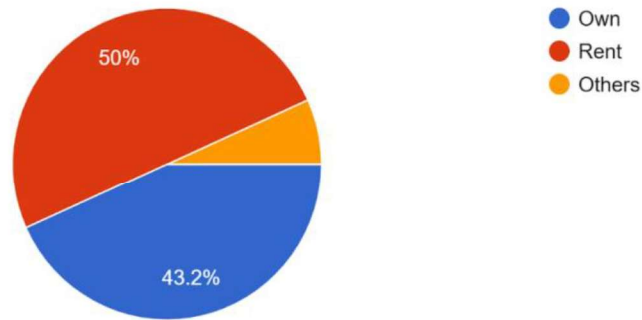


Fig 4: House Ownership of the Respondents.
 Source: Author’s Field Work

What percentage of your income do you spend on housing expenses (rent/mortgage, utilities, etc.)?
 74 responses

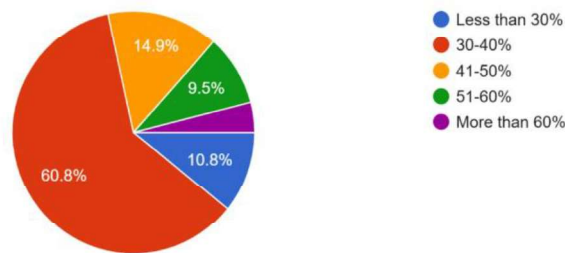


Fig 5: Monthly Income of the Respondents.
 Source: Author’s Field Work

The location patterns showed that 58.1% of participants live very far from the university community areas, while 41.9% live nearby. Those living farther from the workplace are faced with additional transportation costs, further straining their budgets. Housing quality assessments revealed mixed conditions, with 55.4% being satisfied with their housing conditions, 24.3% are not satisfied, and 20.3% are on neutral ground, as shown in fig 7 below. Common quality issues included inadequate space, poor sanitation facilities, and insufficient utilities, reflecting the compromises low-income earners make to secure affordable housing.

Barriers to Affordable Housing for Low-Income Groups

Nigeria’s housing sector faces numerous challenges that affect low-income earners’ access to adequate shelter. Providing

affordable housing has continued to be a global challenge despite various research attempts and policy interventions. Ogundipe *et al.*, (2024) stated that the situation is particularly complex in Nigeria, where economic factors, institutional weaknesses, and rapid urbanization create multiple barriers to housing accessibility.

Recent studies have identified several factors affecting affordable housing provision in Nigerian cities. Different factors have affected the need for affordable housing provisions to keep pace with the increase in urbanization and population growth. These factors include inadequate funding mechanisms, poor infrastructure development, restrictive land use policies, and limited access to mortgage financing for low-income earners.

The provision of affordable housing in Nigeria faces several challenges that hinder its effective implementation. Enwin and Ikiriko, (2023) stated that the factors contributing to the lack of affordable housing in Nigeria include, but not limited to, limited government support and policy implementation, high construction costs, high cost of land/ land acquisition and property rights, limited access to finance, corruption and bureaucracy, inadequate

urban planning and land use, inadequate infrastructure, among others. Adedeji (2023) also stated that factors like land availability and tenure security, funding and financing constraints, inefficient regulatory frameworks and bureaucratic processes, infrastructure deficits, lack of data and planning, and limited private sector participation are the factors hindering the provision of affordable housing in Nigeria.

How satisfied are you with your current housing in terms of energy efficiency, water usage, waste management, indoor air quality, comfort and convenience?

74 responses

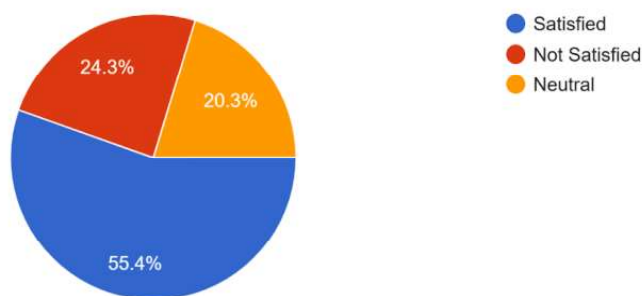


Fig 6: Quality assessment of affordable housing options
Source: Author's field work, 2024.

Conclusion and Recommendations

This study examined the relationship between the socioeconomic characteristics of low-income earners and their access to affordable housing within the University of Ilorin primary school, Ilorin, Kwara State. This study also demonstrated that housing affordability among low-income earners is shaped by the interaction of multiple socioeconomic characteristics rather than income alone. While income level was discovered as the most direct determinant influencing affordable housing access and satisfaction, other factors such as household size, marital status, education, employment type, and gender also significantly influenced housing outcomes. The findings reveal that many of the staff face significant challenges in securing decent and affordable housing. The lack of institutional housing support, rising rental costs, and long

commuting distances further exacerbated the housing burden.

Based on the findings in this study, reviewing and restructuring wage levels, strengthening employment security for staffs, implementing housing literacy programs to improve financial planning, development of staff housing schemes, housing subsidy and rent allowance, access to low-interest housing loans, encouraging community-based housing initiatives that leverage collective resources for affordable housing provision, among others, are recommendations that should be put in place to ease the housing burden for the low-income earners.

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