



Research Paper

Socio – Economic Characteristics of Low Income Housing Users in Nigeria

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Abstract:

The study focused on the socio-economic characteristics of residents of the Low Income housing estates of South-East States of Nigeria using quantitative research design in data collection. To achieve this, eight low income housing estates (LIHEs) were selected from 23 LIHEs in South East Nigeria through purposive sampling method and 2000 questionnaires were administered to LIHEs residents, Landlords and officials of the housing corporation of the South East Nigeria. More than 1750 questionnaires representing 87.5% were retrieved. The retrieved questionnaires were analyzed by using tables and percentage distribution which gave detailed information on frequencies and percentages on the eight LIHEs from the four states – Abia, Ebonyi, Enugu and Imo. Result of findings indicated that more than 70% of the low income housing residents (LIHRs) were not low income in South East Nigeria. Indicating a failure of the LIH policy to maintaining the status quo of the aim and objectives of the policy. Paving way for the upper income class to taking possession and occupation of houses made for the low income persons. The work recommended the low income price index (LIPI) eligibility and reduction of low income plot size to 50m² to discourage low income houses sell-off by successful LI applicants.

Keywords: Low income housing, Socio-Economic, Users, urban housing policy, low income population

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I. INTRODUCTION:

Apparently, the low-income housing estates in its ramification should be an organized settlements for the income residents in the urban space irrespective of the location of the estate. That is to say that the socio-economic characteristics of the population class should tend to be same or near resemblance. Also the low income urban housing policy world over, seems to be policy to house the low-income population using low income housing provision programmes and projects to provide housing affordable and on average, income-owners. But there seems to be different low-income housing policy from the study of the low-income housing estates in South East cities operating outside the conventional low-income housing policy as regards to the social and economic make-up of the residents.

Against this background above, the study examined the social-economic characteristics of occupants of the low-income housing estates in the cities of South East States of Nigeria, through the respondents of landlords living in government low income housing estates, identified the occupation, income and educational levels of respondents of residents in the low-income housing estates in South Eastern cities of Nigeria.

A significant component of low-income housing policy is their low ebb of the economic and social composition of the residents of this housing estates, LIHE is settlements. Precisely, low-income housing estates (LIHEs) is/should be the settlements for the urban poor in the cities as stipulated by housing policies of any nation and world shelter Habitats.

Area of Study

This study focused on the examination of socio-economic characteristics of residents of both government (Federal and State) and private low-income housing estates of South Eastern cities of Nigeria with main focus on the six cities of the South-East geo-political zones of Nigeria.

The cities under study are Aba, Abakaliki, Afikpo, Enugu, Owerri and Umuahia located within the South East geo-political zones of Nigeria representing – Abia, Ebonyi, Enugu and Imo States. The spectacular identity of these cities is their ability to house either the administrative or economic hub or both aforementioned

of the states in the South East Nigeria with more than 4/5 of the entire population of cities of South East Nigeria.(National population Commission, 2016)

II. METHODOLOGY

To achieve the study, eight (8) low-income housing estates were selected from existing twenty-three (23) low-income housing estates (LIHEs) in the four states of South East Nigeria through purposive sampling method and 2000 questionnaires were administered to the selected LIHEs residents and landlords (FE and SE) accordingly in cities of Aba, Abakaliki, Enugu, Owerri representing 46% of the population of total housing units in the housing estates in South East Nigeria by:

Table 1. Total number of federal and state government low income housing built and total number of low income applicants since 1981-2001.

States	Houses provided by		No of applicants by		Total no. Houses provided	Total no of applicants	Shortfalls
	Federal	State	Federal	State			
	FE	SE	FE	SE	FE + SE	FE + SE	
Abia	825	902	1115	1006	1727	2121	444
	48.73%	33.56%	38.81%	24.21%	39.42%	30.17%	16.76%
Ebonyi	100	600	1350	700	1350	650	
	5.91%	22.32%	-	32.48%	15.98%	19.21%	24.55%
Enugu	330	615	800	750	945	1550	650
	19.49%	22.88%	27.85%	18.05%	21.57%	22.05%	22.85%
Imo	438	571	958	1050	909	2008	1099
	25.87%	21.24%	33.34%	25.26%	23.03%	28.57%	41.15%
Total	1693	2688	2873	4156	4381	7029	2648
							100%

Source: adopted from Obialo, Egbu., Alozie & Oti (2017).

Table 1, reveals the low-income housing schemes from the selected states of South East, Nigeria – Abia, Ebonyi, Enugu and Owerri and a total number of 4381 low income houses was built across these states respectively. Abia State has a total of 1727 LIH’s (1115 FE and 1006 SE), Ebonyi and Enugu states have 700 (100FE and 600SE), and 945 LIHs (330FE and 615SE) respectively while Imo State has 1009 LIHs (438FE and 571SE).

Table 2: Respondent’s of Landlords living in government low income housing estates in South East States of Nigeria

	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	(FLIHE+SGLIHE)
Government	48	42	37	53	51	39	63	27	199	161	360
	10.96%	9.589%	8.447%	12.10%	11.64%	8.904%	14.38%	6.164%	11.36%	9.189%	20.55%
Individual	182	156	13	325	160	178	157	181	512	840	1352
	41.55%	35.62%	2.968%	74.20%	36.53%	40.68%	35.84%	41.32%	29.22%	47.95%	77.17%
Church	-	-	-	-	-	-	-	-	-	-	-
Co-operative	-	-	-	-	-	-	-	-	-	-	-
Others	6	4	-	-	3	7	5	5	19	21	40
	1.369%	0.9132%			0.6849%	1.598%	1.142%	1.142%	1.084%	1.199%	2.283%
Total FGLIHE&SGL	326	202	50	378	217	221	225	213	730	1022	1752
	53.8%	46.12%	11.42%	86.30%	49.54%	50.46%	51.37%	48.63%	41.67%	58.33%	100%
Total General FGLIHE	438		438		438		438		438		

FGLIHE= Federal Government Low Income Estate

SGLIHE= State Government Low Income Estate

Table 2, reveals the respondents of landlords of the federal low income housing estates (FE) and state low income housing estates (SE) showing that 77.17 of both respondents belong to private landlords who acquired or bought houses in the estates, 20.55% of the residents claim that government is their landlord, while most respondent “others” represent only 2.28% did not identify their landlord status.

Table 3: Occupation of Respondents by States in South East States of Nigeria

	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	FGLIHE	SGLIHE	(FLIHE+SGLIHE)
Civil servants	106 24.20%	122 28.85%	35 7.990%	193 44.06%	115 26.25%	113 25.80%	129 29.45%	99 22.60%	385 21.9%	527 30.08%	912 52.05%
Traders	23 5.251%	25 5.707%	5 1.142%	43 9.817%	31 7.078%	17 3.88%	37 8.447%	11 2.511%	96 5.479%	96 5.479%	192 10.96%
Artisans	41 9.361%	37 8.447%	2 0.4566%	76 17.35%	31 7.078%	17 3.88%	37 8.447%	11 2.511%	96 5.479%	96 5.479%	192 10.96%
Professionals	9 2.055%	7 1.598%	3 0.6849%	13 2.968%	10 2.283%	16 3.653%	9 2.055%	7 1.598%	31 1.769%	43 2.454%	74 4.224%
Retirees	24 5.479%	18 4.11%	3 0.6849%	39 8.904%	13 2.968%	23 5.251%	23 5.251%	19 4.338%	63 3.596%	99 5.651%	162 9.247%
Others- Students Apprentice Corpers	15 3.424%	11 2.511%	2 0.4566%	10 2.283%	12 2.740%	16 3.652%	225 51.37%	10 2.283%	43 2.454%	57 3.253%	100 5.708%
Total (FGLIHE+SGLIHE)	218 49.77%	220 50.23%	50 11.42%	388 88.58%	210 49.95%	228 52.05%	257 58.675%	181 41.32%	735 41.95%	1017 58.05%	1752 100%
Total (FGLIHE+SGLIHE)	438		438		438		438		438		

FGLIHE= Federal Government Low Income Estate

SGLIHE= State Government Low Income Estate

Also Table 3, shows the occupation of respondents by states in south east states of Nigeria indicating that 52.05% of the total residents are Civil Servants, Artisans, Traders and Retirees were 17,76%, 10.96% and 9.25% respectively. Respondents that indicated others, Students, Apprentices and Corpers represents 5.71% while Professionals – accounts, surveyors, Architects and Engineers were 4.22% of the entire residents of FGLIH and SGLIH Estates in South East Nigeria.

Table 4: Income Level of Respondents by States in the government low income housing estates of South East, Nigeria.

Income level Per month	Abia		Ebonyi		Enugu		Imo		Total % (FLIHE&SLIHE)		Total %
	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	(FLIHE +SGLIHE)
0 – 10,000	3 0.684%	7 1.598%	4 0.9132%	5 1.141%	7 1.598%	6 1.370%	4 0.9132 %	7 1.598%	18 1.027%	25 1.027%	43 2.454%
₦10,000 - ₦14,999	9 2.055%	13 2.968%	5 1.142%	19 4.338%	10 2.282%	13 2.968%	13 2.965%	16 3.653%	37 2.112%	61 3.482%	98 5.594%
₦15,000 - ₦19,999	37 8.447%	35 7.991%	11 2.511%	66 15.07%	35 12.56%	50 11.65%	30 6.849%	51 11.65%	133 7.591%	202 11.53%	335 19.12%
20,000 Above	157 35.84%	164 37.44%	29 6.621%	294 67.12%	150 34.25%	140 31.96%	146 33.33%	159 36.30%	481 27.51%	757 43.20%	1239 70.71%
Others	3 0.685%	9 2.055%	3 0.685%	4 0.9132 %	7 1.598%	- -	- -	12 2.740%	13 0.742%	25 1.427%	38 2.168%
Total (FGLIHE&SGLIHE)	209 42.72%	229 52.28%	50 11.42%	388 88.58%	229 52.28%	209 44.06%	193 44.06%	245 55.94%	682 38.98%	1070 61.03%	1752 100%
Total (FGLIHE+SGLIHE)	438		438		438		438		1752		100%

FGLIHE= Federal Government Low Income Estate

SGLIHE= State Government Low Income Estate

And to Table 4, shows the income level of residents according to states of GLIHEs of South East, Nigeria every month, revealing that respondents income that fall above ₦20,000 represents 70.71% of the sampled population of the South-East states of Nigeria living in the federal and state government low-income housing estates. While 19.12% and 5.59% of the respondents income fall within ₦14,999 respectively.

Table 5: The Educational Level of the Heads of Households in Government low income housing estates in South East States of Nigeria.

Educational Level	Abia		Ebonyi		Enugu		Imo		Total % (FGLIHE&SGLIHE)		Total %
	FGLIHE	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	FGLIHE (%)	SGLIHE (%)	(FGLIHE +SGLIHE)
FSLC	9 2.05%	7 1.50%	6 1.37%	16 3.65%	8 1.83%	15 3.42%	16 3.37%	6 1.37%	39 2.226%	44 2.511%	83 4.74%
GCE/SSCE	57 13.0%	39 8.90%	20 4.57%	70 15.98%	49 11.19%	40 9.13%	50 11.41%	44 10.05%	179 10.05%	193 11.02%	369 21.062 %
HND / DEGREE	124 28.31%	98 22.38%	16 3.63%	199 45.43%	116 26.03%	102 23.29%	110 25.11%	107 8.67 6%	367 20.71%	506 42.92%	870 63.63%
OND / NCE	42 9.59%	62 14.18%	8 1.83%	103 23.52%	54 12.33%	56 12.56%	55 12.56%	50 11.42%	159 36.30%	271 61.87%	140 -
Total (FGLIHE& SGLIHE)	232 52.97%	206 47.03%	50 11.42%	388 88.58%	225 51.37%	213 48.63%	231 52.74%	207 47.26%	738 42.12%	1014 57.88%	1752 100%
Total (FGLIHE+ SGLIHE)	438		438		438		438		1752		100%

FGLIHE= Federal Government Low Income Housing Estate
SGLIHE= State Government Low Income HousingEstate

Table 5, reveals also, the educational level of the Heads of Households in GLIHE in South East Nigeria. This shows that 63.63% is either degree or HND holder, 41.66% of the total heads of households sample held General Certificate of Education/Senior Secondary Certificate of Education (GCE/SSCE) while 21.54% and 21.06% of the respondents acquired National Diploma (ND) and First School Leaving Certificate (FSLC) respectively. Respondents that do not disclose their educational qualification represents 7.99%, probably, they may be afraid because their educational status may betray their confidence in living within the low-income housing estate. Also, the respondent that do not have any certificate to show represent 4.74% of the total number of heads of households sampled. Below are the tables 1-5 as analyzed above.

III. DISCUSSION OF FINDINGS

Interpretatively, this reveals that there are diverse socio-economic characteristics of residents of the LIHEs of south eastern Nigeria and these lead to abbreviations in the conventional low-income housing policy that requires that the residents must be of the same economic and social strata characterized with low income minimal social ethos and low levels of human assets.

By implication, there are a wide gap emanating from the core LIH policy orientation that has resulted in deviation of the original policy plans in the south eastern Nigeria. As a result, the rightful heirs of the low income housing are sidetracked and their rights of ownership prioritized to the highly privileged persons in the society.

Succinctly, there are deficient in need of low income houses built in cities of South East, and majority of the Landlords are (private) individuals (77.17%) and government control only 20.55% of the houses in the estate implying that the land was acquired by the government, built and sold to some selected few who can afford the price of the houses and complete other developments.

From this study, we found that high class civil servants (Bureaucrats) with insignificant presence of technocrats in majority of the residents, accounting for 56.27% and minor occupants Artisans, Traders and others accounted for 17.70%, 10.96% and 9.24% respectively. This may imply that FGLIH and SGLIH estates

in South East Nigeria have socio-economic discrepancies and the rightful occupants are denied access to own and live within the estates due to eligibility bottlenecks create by bureaucrats.

Interestingly, there are sharp variances in income distribution of the residents of the FGLIH and SGLIH Estates in South East Nigeria. Majority of the residents are middle and high income earners which suppose not to be the ideal low-income policy content.

About 70.71% of the sampled population of the South-East States of Nigeria living in the FGLIH and SGLIH income fall above ₦20,000 monthly.

About 28.29% of the sampled population live within the purview of below minimum wage. This culminated to social vices-kidnapping, burglary and theft, insecurity and house conversion that leads to multiple-purpose home occupation of other residents who want to measure up with economic challenges of the estates. In other to be a par with competing high economic classes. Also the change and modification of the architectural designs of the buildings in the estate to suit their present socio-economic classes that affects the original plans of the LIH layout plan.

Also, the study for and that the educational background of the heads of households in FGLIH and SGLIH reveals that 63.63% of sampled residents of the estate possessed minimum of HND/Degree qualification, while National Diploma and National Certification of Education (ND/NCE), for General Certificate of Education and Senior Secondary Certification of education (GCE/SSCE) and First School Leaving Certificate (FSLC) accounts 21.54%, 21.06% and 4.74% respectively. This may indicate that the low-income estates in South East, Nigeria is an Elite-bound not estates for urban poor as enshrined in the low-income housing policy of the nation.

Actually, there exists a higher socio-economic characteristic far beyond the normal low-income socio-economic character expectancy. The estates inhabit residents of wealthy socio-economic formations. This may strongly points to the government failure in the low-income housing allocation policy delivery in the south eastern states of Nigeria. The reason may not be too far from the reality of market economic orientation of the low-income housing allocation policy of the region that prompted policy inefficiently and inequalities that paved the way for the rich to sideline the poor (low income) form getting allocation due to their financial incapacitations.

Based on the data collection and analyzed, it was safe to conclude that majority of the occupants of FGLIHE and SGLIHE were not low-income population. In fact, there is eligibility gap.

IV. RECOMMENDATION

The following recommendations are made based on the data collected, analyzed and conclusion reached in the study.

1. It was found out that, the government has failed in protecting the LIH policy content enforcement and implementation that led to the introduction of super-economic classes rather than low-income class to occupy the LIHES made for the low-income population. This study is of the opinion that governments establish a sustainable low-income housing policy projects which should be enforced and implemented to harbor the nation occupants low-income.
2. It was revealed that LIHES were deficit in need; government left the provision to the private developers who afford to pay lump sum for allocations and complete other developments, thus increasing LIH demand. Government should encourage LIH schemes and programmes to step up provision and supply of low income housing. Low income Housing should be placed in the concurrent list of the nation.
3. Government / stakeholders should provide a stringent method of filtering the would be occupants of the LIHES at the allocation stage through the establishment of open Registration system (ORS) to monitor registered applications and allocation in South East, Nigeria and gap of not solved completely.
4. Government should endeavour to create more job opportunities for her citizen, increase their earning power (minimum wage), introduce social housing welfare package to accommodate the low income earners properly.
5. Also, this study recommends low income price index (LIPI) eligibility that, can only allocate houses to the low income applicants according to their income status of the stakeholders are head bent for prices before allocation comments.
6. Finally, government should make available land, reduce cost of building materials, create enabling development environment to accommodate private estate developers to develop low income housing in the federation.

V. CONCLUSION:

There were FGLIHEs and SGLIHEs located in all the cities of the studied states –(Abia, Ebonyi, Enugu and Imo). But then, the LIHES were in inadequate comparing to the housing needs of the low-income population.

The study proves that there are diverse socio-economic characteristics of the residents of the LIHES in South Eastern Nigeria and this led to sidelining of the low-income persons from taking full habitation of the houses made for them. As a matter of fact, more than 70% of the residents of the LIHES in the cities of South East States of Nigeria were not low-income households. The study strongly recommended the review of LIH policy in Nigeria to be a par with Sustainable Development Goals (SDGs) and advises the government to introduce Open Registration System (ORS), to monitor registration, applications, and allocation stage of LIH in South East, Nigeria, to abridge to eligibility gap to some reasonable extent (Kalu, 2015., Kalu., Egbu., & Agwu.,2016).

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