Evaluating the Accessibility of Affordable Housing for Low-Income Workers in Port Harcourt, Rivers State

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Abstract

This research aims to evaluate the affordability of public housing in Port Harcourt, Rivers State, to enhance social inclusion for low-income individuals. This descriptive survey study was led by three goals, research questions, and hypotheses. The research sample included 500 participants, with 200 being secondary school teachers and 300 being elementary school teachers in the Port Harcourt area. The study used a standardized questionnaire called the "Public Housing Affordability Questionnaire," which consisted of four parts (A-D) and employed a five-point Likert scale for replies. The instrument was validated by three specialists and its internal consistency was confirmed by test-retest reliability analysis, resulting in a reliability coefficient of 0.77. The survey results show that participants believe the accessibility of public housing for social integration of low-income individuals in Port Harcourt is poor. The research suggests enhancing housing infrastructures in the region by addressing issues including construction material quality, aging effects, and the lack of maintenance and repair programs that lead to substandard housing units.

Keywords: housing affordability, Equitable Housing, social inclusion, low income earners, Port Harcourt

Introduction

Shelter satisfies the basic human needs for protection from the elements, privacy, and security. Living in Nigeria raises one's social status (Alabi, Kayode, Misbahu, & Olaifa, 2021). When looking at the built environment through the lens of human health, social welfare, and economic prosperity, housing plays a key role.

The goal of making housing affordable is to make sure that people from all walks of life, including those with low, medium, and high incomes, can afford to live somewhere. Aribigbola (2013) defines housing affordability as it relates to people's housing situations. It is an important indicator of how well a nation is doing financially. Affordability of housing is a

major factor in determining whether a household rents or buys a home, which in turn affects consumption and overall well-being (Celhay & Gil, 2020).

Products and services are considered affordable when they are within the financial means of the target market. In a free market economy, consumers are able to buy what they can afford, regardless of quality. According to Dalil and Yamman (2013), home affordability is all about determining whether a specific housing alternative fits within the payer's budget without putting too much strain on their resources. Those seeking to purchase a property on their own or in conjunction with a mortgage broker might benefit from this explanation (Housing Virginia, 2018). Gbadeyan (2011) provides a definition of housing affordability that centers on the relationship between family incomes and housing prices or rents, stating that it is the capacity of families to access housing services. dwelling affordability, according to Heimberger and Kapeller (2017), is "the capacity to acquire a specified quality of housing at a cost that does not place an excessive strain on household income," as determined by an external body, usually the government. According to Lennartz and Helbrecht (2019), most definitions focus on the relationship between housing costs and household income in order to provide a standard for measuring housing affordability that takes into account the proportion of income that goes toward housing.

The affordability of housing is characterized in this research as the ability of families to meet the conditions for owning or occupying a home. Without jeopardizing the household's health and well-being, this entails being able to finance the cost of purchasing a home, fulfill rental agreements, satisfy down payment criteria, and make monthly mortgage payments (Deeyah et al., 2021). Monthly household income is the sum of all earnings, whether official or informal, of the primary breadwinner. Determining if other family members will be able to help with housing expenses is not always easy. This perspective is better expressed by the name "Repayment Affordability," which Mallach (2020) introduces as an alternative to "Mortgage Affordability." The five dimensions of home affordability are as follows: income affordability, purchasing power, mortgage affordability, and rental affordability.

The majority of authors agree, with minor disagreements, on what constitutes affordable housing. Affordable housing, according to Migdal (2018), has a distinct connotation. There has been some conflation between cheap housing and social housing in the past. In addition, according to Sections 68–71 of the Housing and Regeneration Act 2008 of England, social housing is defined in different ways by Musa, Bello, and Kayode (2021). According to the statute, social housing is defined as housing with rents set below market rates, intended for individuals whose needs are not sufficiently satisfied by the commercial housing market. Social rental houses are cheap housing that the government provides to qualified families whose requirements are not satisfied by the market. This program helps low-income persons. To establish eligibility, we look at local income and house values.

Prior to independence, the Nigerian government started to intervene in the housing market by building Government Residential Areas (GRAs) in the country's major cities and African Quarters, mostly to house government employees (Nazire, 2017). There was a sustained and heightened push to implement the program of Government Residential Areas after independence in 1960. The housing crisis and the supply of homes were unaffected by the reservation plan. Established in 1956, the Nigerian Building Society (NBS) and the African Staff Housing Scheme (ASHS) were progressively fortified to provide mortgage loans and promote savings. Inadequate funding and public disapproval of the savings strategy slowed progress (National Housing Policy (NHP), 2006). As stated in a 1972 directive, the goal was

to construct 59,000 housing units, with 15,000 units allocated to Lagos and 4,000 units distributed among the eleven federating states (Jiboye, 1997; FGN, 2004). Lagos was the focal point of the government's home supply initiatives under the 1962–1968 Development Plan. But the federal government only succeeded in constructing 500 flats (less than 1%) out of the 61,000 units planned for construction at that time. More importantly, the majority of the housing units were reserved for high-ranking government officials, who had their living conditions ignored (Oladiji, Kayode, & Parakoyi, 2013).

For many reasons, the most basic of which is the need for a safe place to live, individuals and families must have access to cheap housing. Physical and mental health benefit from affordable housing since it reduces stress, pollution, and the risk of infectious diseases (Deeyah et al., 2021). With less money going toward housing, families are better able to put more money toward necessities like food and medical care (Housing Virginia, 2018). This is of the utmost importance in Nigeria, a country with shockingly high poverty rates (ranging from 45 to 62 percent) and a lower middle-income classification according to the UN Industrial Development Organization (Jiboye, 2014). If housing-related expenses do not exceed thirty percent of a household's income, then the dwelling is considered affordable according to the literature (Omole, 2010). As a general rule, this is what people in Western countries like the US and Canada consider to be inexpensive housing (Onu and Onu, 2012). There are two groups of low-income earners in Nigeria: those without jobs and those with jobs but low wages. As far as low-income earners go, the majority of literature classifies those working as junior public officials, traders, artisans, and others in the informal sector.

Statement of the Problem

Second only to the availability of food in terms of physical necessities for human survival, housing is an essential component of human civilization (Udoekanem, 2013). In communities, it has a major effect on people's happiness, health, productivity, and social conduct. According to Roseland (2012), housing is an important indicator of human flourishing, progress, and comfort. These concepts highlight the importance of ensuring adequate and affordable housing for all people, regardless of society or era. According to the UNO (2019), housing is vital to people's well-being, health, and ability to survive. As a result, a number of developing countries, including Nigeria, have prioritized addressing housing issues and establishing housing legislation. Housing and basic services are in short supply in Nigeria, despite the country's rapid urbanization (FMR&UD, 2003).

To make sure that most people can afford a place to live, governments have launched a plethora of housing intervention initiatives throughout the years. Housing and urban development budgets, as well as housing development frameworks established by institutions, are indicative of the interventions (Diogu et al., 2006). Efforts by the Nigerian government, citizens, and foreign and local groups to improve housing supply have neither eliminated the country's housing shortages or made them any less affordable (Deeyah et al., 2021; Kenyan Wall Street, 2016). Important questions arise from this: Is it possible for those with modest wages to afford public housing so they can live independently? How practical and eco-friendly are these housing options? To encourage low-income people in Port Harcourt, Rivers State, to participate in society, it is important to assess the affordability of public housing in light of these findings.

Purpose of the Study

The research aims to evaluate the affordability of public housing for promoting social inclusion among low-income individuals in Port Harcourt, Rivers State. The investigation specifically identified the following:

1. The existing public housing options for low-income individuals in Port Harcourt, Rivers State.
2. The availability of public housing for low-income individuals in Port Harcourt, Rivers State.
3. The affordability of public housing for low-income people in Port Harcourt, Rivers State..

Research Questions

The study was led by the following research questions.

1. What form of public housing is now accessible for low-income earners in Port Harcourt, Rivers State?
2. How accessible is public housing to low-income earners in Port Harcourt, Rivers State?
3. How inexpensive is public housing for low-income earners in Port Harcourt, Rivers State?

Hypotheses

The hypotheses were created and evaluated at a significance level of 0.05.

H_{O1} There is no statistically significant difference in the average comments of secondary and elementary school teachers about the present public housing options for low-income earners in Port Harcourt, Rivers State.

H_{O2} The mean replies of secondary and elementary school teachers on the accessibility of public housing to low income earners in Port Harcourt, Rivers State are not significantly different.

H_{O3} There is no statistically significant difference in the average replies of secondary and elementary school teachers about the cost of public housing for low-income earners in Port Harcourt, Rivers State.

Methodology

To get a comprehensive understanding of the subject area, the study used a descriptive survey research technique. Two hundred secondary school teachers and three hundred primary school teachers from the Port Harcourt region made up the sample of five hundred. The tiny population necessitated the employment of a census procedure in order to take everyone into account.

For structured data collection, the "Public Housing Affordability Questionnaire" was relied upon. The survey was carefully structured into four sections, A, B, C, and D, with each section covering a different aspect of the affordability of public housing. You might choose an answer between Very High Extent (VHE) and Very Low Extent (VLE) on a five-point Likert scale for each part. For statistical purposes, each response option was assigned a numerical value

between 1 (very low) and 5 (very high extent). Each response group has its own specific perimeter.

We confirmed the validity and accuracy of the instrument by a comprehensive face-validation approach. Three highly-respected authorities on the topic of affordable housing offered their insightful perspectives. Using the test-retest reliability approach, we were able to examine the questionnaire's internal consistency and get a reliability rating of 0.77. This coefficient demonstrates a high level of reliability, indicating that the questionnaire consistently yields the same results when given several times.

Careful analysis of the responses followed data collection. We gained a comprehensive understanding of the collected data by calculating central tendency metrics, such the mean and standard deviation. With these metrics, we could look at the average answer and how variable it was. To assess the five null hypotheses and find out whether the findings were statistically significant, we employed T-test statistics. We utilized a significance level of 0.05 as our cutoff for data statistical significance.

We streamlined the data analysis process by using SPSS software. You may execute inferential statistical tests and compute descriptive statistics with the help of this well-liked statistical program's many analytical tools and approaches. To get trustworthy results, the study employed SPSS's features to glean useful information from the data.

Results

Research Question 1: What form of public housing is now accessible for low-income earners in Port Harcourt, Rivers State?

Table 1: Mean and Standard Deviation on type of Public Housing Available for Low Income Earners

S/NO	Current Type of public housing available	Secondary Teachers		School	Primary Teachers		School
		X	SD	RMK	X	SD	RMK
1	Single-story housing	1.57	.692	SA	1.81	1.039	A
2	Tall residential buildings	1.56	.732	SA	1.11	.859	A
3	Individual housing Public housing Cooperative housing	4.28	.750	A	4.35	.719	A
4	Multi-story housing Condominiums	1.93	1.004	A	1.95	.932	A
5	Detached housing Semi-detached housing	1.16	.941	A	1.42	.844	A
6	The bungalow residence	1.95	.875	A	1.09	.860	A
7	Single-story housing	1.25	.931	A	1.32	.736	A
8	Tall residential buildings	1.99	1.088	A	1.31	.790	A

9	Individual housing Public housing Cooperative housing	1.05	.990	A	1.42	.625	A
10	Multi-story housing Condominiums	1.18	.650	A	1.25	.709	A
	Grand Mean	1.31	0.88	A	1.19	0.83	**A**

The data in Table 1 shows that secondary school teachers had a mean ranging from 1.18 to 4.28 and a standard deviation ranging from 0.69 to 1.08. The primary school instructors had a mean ranging from 1.31 to 4.35 and a standard deviation ranging from 0.71 to 1.04. The mean indicates that respondents agreed to a limited supply of different forms of public housing for low-income earners in Port Harcourt, Rivers State. The standard deviation indicates the uniformity of the replies. Table 1 data shows that only private individual dwelling options are accessible to low-income earners in Rivers State. Alternative housing options are limited for low-income individuals in Rivers.

Research Question 2: How accessible is public housing for low-income earners in Port Harcourt, Rivers State?

Table 2: Mean and Standard Deviation on Public Housing Availability for Low Income Earners

		Secondary Teachers		School	Primary Teachers		School
S/NO	Extent of accessibility of available public housing	X	SD	RMK	X	SD	RMK
1	Single-story housing	1.23	.834	A	1.07	.838	A
2	High-rise residential buildings	1.40	.821	A	1.09	.808	A
3	Individual private housing Public housing Cooperative housing	4.09	.722	A	4.04	.947	A
4	Community housing Condominium housing	1.18	.658	A	1.19	.766	A
5	Detached single-family home	1.05	.924	A	1.12	.982	A
6	Semi-detached housing	1.19	.953	A	1.39	.774	A
7	Multi-storey housing	1.99	.881	A	1.19	.860	A
8	Single-story housing	1.95	.990	A	1.26	.856	A
9	High-rise residential buildings	1.98	1.03	A	1.32	.776	A
10	Individual private housing Public housing Cooperative housing	1.19	1.04	A	1.21	.725	A
	Grand Mean	**1.13**	**0.89**	**A**	**1.19**	**0.83**	**A**

The data in Table 2 shows that secondary school teachers had a mean ranging from 1.19 to 4.09 and a standard deviation ranging from 0.65 to 1.04. The primary school instructors had a mean range of 1.21-4.02 and a standard deviation range of 0.72-0.94. The average indicates that the participants generally agreed to a low degree of accessibility to public housing for low-income earners in Port Harcourt, Rivers State. The standard deviation indicates the uniformity of the replies. Table 2 data indicates that only private individual housing is available to low-income earners in Rivers State. Alternative housing options exist in Rivers but are not within reach for those with low incomes.

Research Question 3: How inexpensive is public housing for low-income earners in Port Harcourt, Rivers State?

 Table 3: Mean and Standard Deviation on public housing affordability to low income earners in Port Harcourt, Rivers State?

S/NO	Extent of affordability of public housing accommodation	Secondary Teachers		School	Primary Teachers		School
		X	SD	RMK	X	SD	RMK
1	Single-story housing	1.23	.881	A	1.34	.797	A
2	Tall residential buildings	1.44	.926	A	1.16	.902	A
3	Individual private housing Public housing Cooperative housing	4.11	.858	A	3.70	1.059	A
4	Community housing Condominiums	1.26	.897	A	1.86	1.025	A
5	Detached single-family home	1.09	.989	A	1.17	.891	A
6	Semi-detached housing	1.18	.889	A	1.25	.830	A
7	Multi-story housing	1.97	.954	A	1.26	.809	A
8	Single-story housing	1.04	1.017	A	1.32	.827	A
9	Tall residential buildings	1.88	.880	A	1.02	.979	A
10	Individual private housing Public housing Cooperative housing	1.61	0.99	A	1.02	1.06	A
	Grand Mean	1.08	0.93	A	1.11	0.92	A

The data in Table 3 shows that secondary school teachers had a mean ranging from 1.18 to 4.11 and a standard deviation ranging from 0.88 to 1.02. The primary school instructors had a mean ranging from 1.02 to 3.70 and a standard deviation ranging from 0.79 to 1.06. The respondents indicated a poor degree of affordability of public housing for low-income earners in Port Harcourt, Rivers State, according to the mean. The standard deviation indicates the uniformity of the replies. Table 3 data indicates that only private individual dwelling is within the financial reach of low-income workers in Rivers State.

Hypotheses

H$_{O1}$ The mean replies of secondary and elementary school teachers on the present form of public housing provided for low income earners in Port Harcourt, Rivers State are not significantly different.

Table 4: Conducting a t-test to examine the impact of public housing availability on the social inclusion of low-income individuals.

Respondents	N	$\overline{X}$	SD	α	DF	t-Cal	t-Crit	RMK
Sec. Sch. Teachers	200	1.31	0.88					
				0.05	498	1.22	1.96	No Sig
Prim. Sch. Teachers	300	1.19	0.83					

The findings in Table 4 show that the calculated t-value (1.22) is lower than the critical t-value (1.96), indicating that the hypothesis was accepted. There is no significant variation in the mean replies of secondary and elementary school teachers about the provision of public housing for social inclusion of low-income earners in Port Harcourt, Rivers State. The mean suggests a limited supply of public housing for social inclusion of low-income earners in Port Harcourt, Rivers State.

H$_{O2}$ There is no statistically significant difference in the average replies of secondary and elementary school teachers about the accessibility of public housing for low-income earners in Port Harcourt, Rivers State.

Table 5: t-test analysis on accessibility of public housing for social inclusion of low-income earners.

Respondents	N	$\overline{X}$	SD	α	DF	t-Cal	t-Crit	RMK
Sec. Sch. Teachers	200	1.12	0.85					
				0.05	498	1.23	1.69	No Sig
Prim. Sch. Teachers	300	1.19	0.83					

The results in Table 5 showed that the calculated t-value (1.32) is lower than the critical t-value (1.69), indicating that the stated hypothesis was accepted. There is no significant variation in the mean replies of secondary and elementary school teachers about the accessibility of public housing for low-income earners in Port Harcourt, Rivers State. The mean suggests that there is limited accessibility to public housing for social inclusion of low-income earners in Port Harcourt, Rivers State.

H$_{O3}$ There is no statistically significant difference in the average replies of secondary and elementary school teachers about the cost of public housing for low-income earners in Port Harcourt, Rivers State.

Table 6: t-test analysis on affordability of public housing accommodation for social inclusion of low-income earners.

Respondents	N	X	SD	α	Df	t-cal	t-crit	RMK

Sec. Sch. Teachers	200	1.02	0.82				
				0.05	498	1.46	1.96	No Sig
Prim. Sch. Teachers	300	1.01	0.82				

The findings in Table 6 show that the calculated t-value (1.21) is less than the critical t-value (1.96), indicating that the stated hypothesis was accepted. There is no notable disparity in the average replies of secondary and elementary school teachers about the cost of public housing for social inclusion of low-income earners in Port Harcourt, Rivers State. The mean suggests a limited availability of affordable public housing for the social inclusion of low-income earners in Port Harcourt, Rivers State.

Discussion of Findings

Respondents to the poll said that low-income people looking for social inclusion in Port Harcourt, Rivers State could not afford the public housing. When looking at the standard deviation, you can see how consistent the responses are. Those with low incomes in Rivers State can only afford private, individual housing, according to Table 1. In Rivers, there are alternative housing possibilities, although they might be expensive for low-income families. Table 4's results shown that the crucial t-value is 1.96 and the computed t-value is 1.22, therefore accepting the hypothesis. When asked about the typical cost of public housing for low-income earners to participate socially in Port Harcourt, Rivers State, elementary school teachers and secondary school teachers gave responses that were quite similar. On average, low-income individuals in Port Harcourt, Rivers State do not have much of a choice when it comes to inexpensive public housing. The findings of the research align with Due to economic and sociocultural variances, an affordability problem in one place or nation may not be important in another (Kayode, Muhammad, and Bello, 2021). Changing economic conditions and rising import prices for traditional building materials are exacerbating the already serious problem of affordable housing. A family is considered to have a housing affordability problem according to Celhay and Gil's (2020) research if, even after paying housing expenditures that match accepted criteria for acceptable housing, they are unable to sustain living conditions that are comparable to those in social housing.

According to the findings, people in Port Harcourt, Rivers State who have low incomes feel that public housing is not affordable enough for them to fully participate in society. When looking at the standard deviation, you can see how consistent the responses are. The data from Table 2 shows that low-income earners in Rivers State can only find private individual housing. Although Rivers does have other housing alternatives, low-income residents cannot afford them. The computed t-value (1.32) is lower than the crucial t-value (1.69), providing support for the hypothesis, according to the data in Table 5. Teachers at both the secondary and primary levels in Port Harcourt, Rivers State, have similar views on the affordability of public housing as a means of social inclusion for low-income workers. According to the mean, low-income earners in Port Harcourt, Rivers State, have a hard time finding inexpensive public accommodation that allows them to participate socially. The findings of the research are in agreement with those of Dalil and Yamman (2013), who stressed that accessibility means being able to achieve certain housing standards or other needs without putting an undue burden on family budgets. The affordability of housing, together with other basic necessities, is what we

mean when we talk about housing accessibility (Mallach, 2020). According to Aribigbola (2006), one of the most pressing issues in developing a sustainable built environment is the lack of affordable housing, which is particularly prevalent in developing cities throughout the globe. The International Community's 1996 Istanbul, Turkey-established Sustainable Development Goals and Habitat Agenda acknowledged worldwide efforts to fulfill human needs for housing.

According to the findings, people in Port Harcourt, Rivers State feel that low-income earners are not able to fully participate in society due to the high cost of public housing. When looking at the standard deviation, you can see how consistent the responses are. According to the statistics in Table 3, low-income earners in Rivers State can only find acceptable private individual dwelling. In Table 6, we can see that the computed t-value (1.21) is less than the crucial t-value (1.96), which means that the hypothesis was considered accepted. Teachers at both the secondary and primary levels in Port Harcourt, Rivers State, have similar views on the affordability of public housing as a means of social inclusion for low-income workers. Based on the data, it seems that low-income earners in Port Harcourt, Rivers State, have limited options when it comes to inexpensive public housing. The study's findings corroborate Adewusi's (2013) claim that housing is the principal means by which the majority of people satisfy the basic human need for shelter. Oletubosu (2004) argues that developing countries' inadequate infrastructure, land allocation, financing, and lending institutions contribute to their poor housing delivery. Preserving a supply of reasonably priced housing is a national priority. As more and more Nigerians settle in urban areas, pressing political, social, economic, and environmental issues have emerged (F.G.N 2006). Lack of adequate housing is a global problem, not limited to Nigeria. Slums are home to 30% of the world's urban population and are defined by poor living conditions including overcrowding, unsafe structures, lack of proper water and sewage systems, and insecure tenure, according to UN Habitat. The analysis shows that 35% of the world's rural population lives in very difficult conditions. There is an immediate demand for better housing for more than two billion people (Klijn & Teisman, 2002).

Conclusion

In order to promote social inclusion among low-income earners in Port Harcourt, Rivers State, the study focused on analyzing the affordability of public housing. Results were substantial because of the descriptive survey research methodology and the analysis of data collected from 500 participants, all of whom were teachers of both primary and secondary levels.

Public housing in Port Harcourt is no longer accessible enough for low-income people to integrate socially, according to the report. This highlights the critical need of taking immediate action to address the housing challenges faced by this marginalized population. Improvements to housing infrastructures, including measures to ensure high-quality building materials and regular inspections and repairs, should be the primary goal of this effort.

Recommendations

1). Enhance housing infrastructures in Port Harcourt as a priority. This involves improving the quality of construction materials, establishing consistent maintenance and repair schedules, and guaranteeing that housing units meet the necessary criteria. Enhancing the quality of housing infrastructures may greatly improve the living circumstances of low-income individuals, leading to increased social inclusion and well-being.

2). Enhance accessibility to cost-effective mortgage choices to facilitate low-income individuals in obtaining and affording homes. The government and partners should develop and execute measures to broaden access to cost-effective mortgage programs aimed at low-income individuals. This may include actions like subsidizing interest rates, offering down payment help, and establishing preferential financing arrangements. Increasing the accessibility and affordability of mortgages may help low-income persons become homeowners and enhance their living conditions.

3). Improve collaboration and engage stakeholders: Resolving housing affordability issues requires cooperation among several stakeholders, such as government agencies, housing developers, financial institutions, and community groups. It is crucial to cultivate robust relationships and include stakeholders in creating and executing housing policies and services. This partnership may enhance the exchange of resources, knowledge, and creative ideas, resulting in more efficient and enduring approaches to enhance housing affordability for those with low incomes.

4) Furthermore, it is important to build continuous monitoring and evaluation systems to gauge the efficacy and influence of implemented initiatives. This will allow politicians to make essential modifications and enhancements using real-time input and data. Continuous assessment and improvement of housing affordability measures may lead to the development of enduring and durable solutions tailored to the unique demands and obstacles encountered by low-income individuals in Port Harcourt.

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