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HOUSING AFFORDABILITY AMONG CIVIL SERVANTS IN KWARA STATE, NIGERIA

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Abstract

Housing is widely acknowledged as a basic human need. Its flaws may be that it is not inexpensive for the average Nigerian worker, whose salaries and wages are currently severely down and unable to meet their basic needs. From the foregoing, this study investigated the financial capabilities of government employees in Kwara State, Nigeria. Two government entities and parastatals were sampled using the purposive sampling method. A total of one hundred and ten (110) government personnel were selected. 94 surveys were return. The basic information was collected via the questionnaire; the data was then examined using description and median item score statistics. The findings revealed that, on a typical basis, government workers in Kwara State could manage to pay their rent because the majority of them, especially those in the medium and substantial income groups, spent less than 30% of their yearly earnings for housing. This study proposed public-private partnerships as a means of producing sustainable and affordable and housing.

Keywords:
Housing, Affordable, Civil Servant, Rent, Kwara State.

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Introduction

Housing is a lot more than a consign to sleep; it encompasses every one of the social services including utilities that provide a home environment for a group of people (Sakariyau & Mendie, 2023). Money spent on housing should directly correlates with income level, and vice versa (Sakariyau, Muhammad, Bello, Aliyu & AbdulRazak, 2023; Roseland, 2012). Home was regarded as a major component of happiness, as well as an improvement in wellness and quality of living (Kayode, Muhammad, & Bello, 2021). Housing is one of humanity's three fundamental requirements. Its performance should meet both technical criteria and user expectations. Because the home affects both individuals and the country as a whole, its function in promoting human well-being through both society and the environment is critical (Musa, Bello, & Kayode, 2021). The primary purpose of affordability is to ensure that specified housing requirements or other demands are satisfied at a price as well as rent that do not add to household income burdens. Housing affordability refers to a resident's willingness to pay for housing while also meeting other important living costs (Mallach, 2020). Affordability is commonly recognized as a critical factor in constructing buildings that are environmentally friendly, especially in developing global cities, According to Aribigbola (2006). As a result of these efforts, meeting human shelter requirements was included in both the sustainable development and Habitat goals, which were adopted by the International Community in Istanbul, Turkey, in 1996. Housing affordability refers to a household's ability to pay for a home. Since the colonial era, successive Nigerian governments have been deeply worried about the country's housing situation. A man's demand for shelter or home is completely inimitable; as its absence can hamper output therefore hinder the expansion of an economy. Inadequate affordable housing negatively impacts residents' the quality of existence, medical status, happiness, and productivity (Jamiu & Mendie, 2023). States have also begun housing-provisioning programs in the struggle to stop this epidemic, indicating that the federal government is not alone in this effort. A large number of Nigerians battle to obtain affordable homes to live in as well as their households due to the country's inadequate income levels and rising construction material costs; if this issue is not addressed, the shortage of housing could worsen. In this study, we look at the reasonable price of housing in Kwara State, Nigeria.

The study aims to

1. Analyze the relationship between public employees' annual salary and property rental prices in Kwara State.
2. Determine the affordability of housing among government employee in the research area.
3. Look into the challenges of affordable housing in the research area.

Literature Review

Conception of Housing

Many professions have interpreted the term "housing" differently in order to ensure residents' safety and comfort, Housing is an important investment for the individual, local communities, and national economies. In most cases, it is a person's first substantial investment in money and life desire (Migdal 2018). Although housing makes up a significant percentage of a family's or company's budget, the constructed environment is a person's largest substance asset in terms of both public and private investments (Stone, 2010). Home is a term dubbed to describe a building designed to accommodate human occupancy. A building intended to shelter a number of individuals (Daramola, Alagbe, Aduwo, and Ogbiye, 2005).

Housing, along with water and food, is one of all three basic needs for physical survival. A residential environment encompasses all services, services, tools, and innovations for the the family's as well as person's social, physiological, and psychological health, in addition to the actual house structure (Omole, 2010). In other words, housing is viewed as a constantly evolving and participatory approach with accompanying infrastructure, rather than just a place of shelter consisting of four bricks and a roof. There are more components to a structure than just four walls as well as a roof. Infrastructure services, including water and energy supplies, roads, shopping malls, and housing, must be built in order to preserve the perfect environment. So, housing is seen as more than just a place to live (four walls and a roof); it's also seen as an evolving, collaborative strategy that comes with all the amenities needed (Nazire, 2017).

Demand for Affordable Housing

Nigerian governments have voiced grave concerns about the state of the nation's housing since the colonial era. Man's need for a place to live is indispensible, as it can hinder economic growth and negatively impact output when it is lacking. The

general well-being, happiness, and productivity of residents are greatly impacted by inadequate affordable housing. After food, housing is considered by many to be the most essential basic human need. A place where one can reside is much more than just an apartment to live because it encompasses all the social services and amenities necessary for a neighborhood or community to survive (National Housing Policy, 2006).

The main reason why people and families need decent, affordable housing is because it provides a necessary place to live. In addition, affordable and suitable housing reduces stress, pollution, and infectious diseases, enhancing both physical and mental health. Especially affordable housing frees up money from families' tight budgets for food and medical expenses (Housing Virginia, 2018). This is particularly important for Nigeria, a nation that the United Nations Industrial Development Organization has classed as having a lower to middle income. It is also a nation with appallingly high rates of poverty: 45–62 percent of people are estimated to be impoverished (Konadu-Agyemang, 2000). The research states that a home is deemed affordable if the monthly payment is less than 30% percent of the family's income (Aribigbola, 2008). Low-income earners in Nigeria are currently split into two groups: those who are employed and those who are not. The vast majority of the literature classifies low-income earners as entry-level public employees, merchants, artisans, and various other workers in the informal sector. This study focuses on government workers in the state of Kwara.

Affordable Housing

The majority of writers agree on the definition of cheap dwellings, notwithstanding minor disagreements. Subsidized housing and affordable housing have historically been used interchangeably. According to Sections 68–71 of the Housing for Regeneration Act 2008 of England, social housing is defined as real estate with rentals set below market rates to accommodate individuals whose needs are not fully satisfied by the commercial real estate sector. Celhay and Gil (2020) continued by describing various contexts for social housing. Adopting laws that protect low-income individuals throughout the planning process can be crucial. In this sense, decent housing is defined as social housing that is rental offered to qualifying households whose requirements cannot be met through the

market. Local income and housing values are considered for determining eligibility.

Methodology

The Kwara State public employees make up the study's population. Among the organizations whose employees received surveys were the Kwara State Broadcasting Services and the Kwara State Civil Service Commission. This is done to guarantee that every candidate for a public employment has an equal chance of being chosen. A questionnaire survey that participants self-administered provided the study's primary data. To achieve the goals of the study, inferential as well as descriptive statistics were used in the data analysis. The probability count, percent table, association, cross computation, chi square, and mean score were among the techniques employed.

Table 1: Demographic Data of the Respondents

	Gender	
Male	80	**85.1%**
Female	14	**14.9%**
	Age	
Less than30 years	49	**52.13%**
between 31-40 years	21	**22.34%**
between 41-50 years	18	**19.15%**
above 50 years	6	**6.38%**
	Marital status	
Single	41	**43.62%**
Married	53	**56.38%**
	Education	
Primary school	14	**14.90%**
O level	29	**30.85%**
OND/NCE	32	**34.04%**
HND	12	**12.77%**
BSC	5	**5.32%**
MSC	1	**1.06%**

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PHD	1	**1.06%**
	Occupation	
Farming	18	**19.14%**
Civil Servant	27	**28.72%**
Business	9	**9.57%**
Retired	14	**14.90%**
Artisan	26	**27.67%**
	Religion	
Islam	70	**74.47%**
Christianity	24	**25.53%**
	Income	
Less than #30,000	27	**28.72**
#31,000- #60,0000	39	**41.49**
#61,0000-#91,000	18	**19.15**
#91,000 and above	10	**10.64**
	Household Size	
6-10	51	**54.26**
11-15	23	**24.47**
16-20	14	**14.89**
21 persons and above	6	**6.38**
	Tribe	
Yoruba	78	**82.98**
Hausa	10	**10.64**
Igbo	6	**6.38**

Source: Field survey, 2022

Men made up the great majority of those who participated in the research area, as Table 1 illustrates their socioeconomic status. In the same way, the study found that nearly half of the population was under 30. Moreover, 63 percent of respondents to the survey indicated that they were married. According to the families' employment, 30.85% of the respondents work for the government. There are 69.15 persons who have responded to the study in total. A survey by Oladiji, Kayode, and Parakoyi (2013) states that 51% of participants live in families with six

to ten members, and the vast majority of participants earn between N31,000 and N60,000 annually. The Yoruba are also the most populated group.

Result and Discussion of Findings

Table 2: Relationship between the annual salary of civil servant and rental prices of houses Correlation matrix between public workers' yearly salary and home rental values.

		Annual Income	Rental Values
Annual Income	Pearson Correlation	.864*	**1**
	Sig. (1-tailed)		**.000**
	N	068	**94**
Rental Values	Pearson Correlation	.863**	**1**
	Sig. (1-tailed)	.000	
	N	**94**	**94**

Source: Field Survey, 2022

According to the correlation matrix above, the correlation coefficient (r) = 0.863** at a likelihood (p) of 0.05. This indicates that the annual salary of government employees and the rates of property rental are positively correlated in this study. It is possible to conclude that there is a significant relationship between the annual salary of government employees and the cost of renting a house because the second hypothesis is embraced and the null theory is rejected.

Table 3: Obtaining information on the measure of home affordability among Kwara state workers

Distribution of Respondents by Percentage of amount Paid on Housing

	Frequency	Percentage
Below 20%	45	**47.9**
Between 20-30%	8	**8.51**
31-40%	30	**31.9**
41-50%	6	**6.38**
Above 50%	5	**5.31**
Total	**94**	**100.0**

Source: Field Survey, 2022

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In accordance with Table 4.3. 47.9 percentage of respondents spent a maximum of 20% of their yearly wage on housing; 8.51 percent spent from 20 and 30%; 31.9% spent between 31 and 40%; 6.38 percent spent between 41 and 50%; and 6% spent more than 50%. It means that most participants spent only a little portion of their salary on housing, leaving a sufficient amount for spending on other necessities while worried about housing.

Discussion, Conclusion and Recommendations

Discussion

This study assessed housing affordability among Kwara State government employees and discovered a strong association between civil servant annual emoluments and property rental values. A correlation coefficient of 0.863, which is significant at the 0.05 level, supported this hypothesis. The data demonstrated a significant positive link between a yearly salary and the rental value of houses owned by Kwara State Government employees. Because of what they earn, government personnel in Kwara State are able to afford specific types of housing, irrespective of the number of households, the quality of the housing, or the distance from work. Because of their salary, government personnel in Kwara State can afford to rent specific types of dwellings, regardless of the number of families, home quality, or distance from work. The homeowner's willingness and capacity to meet his other housing needs with the requisite financial resources influences how inexpensive housing is (Jinadu, 2007). Heimberger and Kapeller (2017) suggest that the starting point for calculating the cost of accommodation in Europe and around the world should be 30% of the earnings of the family spent on housing. A homeowner's desire and ability to satisfy his other housing requirements with the necessary financial resources decides how affordable housing is (Jinadu, 2007). Meanwhile, growing import expenses for conventional building supplies, as well as a changing economy, exacerbate the underlying issue of house affordability. According to a review of previous housing policies, the Nigerian housing strategy was largely designed to provide inexpensive homes for Nigerians; however it was not adequately executed. Not every home that spends more than a specific proportion of their income on housing has a housing problem. For example, one household can spend less than 30% on housing but reside in a substandard neighborhood and pay more for public transportation to work. Another family can spend more than 30% on housing due to nostalgic reasons (changes in socioeconomic standing, taste, and status). Because it is a matter of

choice, it does not become an issue of cost. According to Lennartz and Helbrecht (2019), a household is considered to have a housing cost effectiveness issue if they are unable to keep the same standard of living as people living in social housing after paying housing costs that adhere to socially accepted norms corresponding to suitable housing standards.

Conclusion

The study looked into the issue of cheap housing and discovered that, given the quality of the built environment, a large percentage of public employees in Kwara State City are able to pay for leased accommodation. This is because most workers, particularly those in the upper and middle classes, pay less than 30% of their annual income on rent. Employees in the lower apparatchiks, on the other hand, face more competing needs and spend between 26 and 30 percent of their income on rent. Government representatives made up a considerable percentage of both homeowners and tenants. While the state's rents are relatively low, respondents said that the most significant barrier to affordable housing was the difficulty in obtaining low-cost financing. This means that, while the majority of respondents wanted to own their own homes, they were unable to do so due to financial constraints and high interest rates. Similarly, it was determined that the government's housing investment options for public employees were insufficient.
Recommendation.

The government must encourage the creation of inexpensive housing developments and create the required institutions to facilitate the purchase of such homes.But a sizeable proportion also comprised a significant number of tenants. More government personnel will benefit from this. Synergistic public-private partnerships should be promoted and expanded to improve housing options and costs for government employees. Finally, all three levels of government should have access to a favorable investment climate, mortgage insurance, and infrastructure resources.

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