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# PATTERNS OF HOUSING AFFORDABILITY AMONG THE PRIMARY AND SECONDARY SCHOOL TEACHERS OF OYO FEDERAL CONSTITUENCY, OYO STATE, NIGERIA

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## ABSTRACT

*This study examines the patterns of housing affordability among primary and secondary school teachers in Oyo Federal Constituency, Oyo State, Nigeria. The research focuses on teachers across four Local Government Areas (LGAs): Afijio, Atiba, Oyo East, and Oyo West. A purposive sampling technique was employed to select participants based on prior knowledge of their housing affordability challenges. The study adopted a survey research design, utilizing questionnaires and in-depth interviews for data collection. In each LGA, eight (8) primary and eight (8) secondary schools were randomly selected to ensure a representative sample. Data were analyzed using both descriptive and inferential statistical methods. Descriptive analysis involved tables, charts, and measures of central tendency (mean, median, and mode), while inferential analysis was conducted using the Omnibus test of model coefficients at a 0.05 significance level. The results showed a significance value (p = 0.000), indicating that the independent variables collectively have a meaningful impact on predicting housing affordability. Findings revealed that financial constraints, particularly house rent, are the primary determinants of housing affordability among teachers in the study area. The study recommends that the government, policymakers, and urban planners prioritize the provision of affordable housing for teachers in the Oyo Federal Constituency to enhance their well-being and professional effectiveness.*

**Keywords*:*** Housing affordability, school teachers, financial constraints, policy intervention, socio-economic,

## Introduction

The term "housing" has been interpreted variously by many professions in its role of providing security and comfort to its residents (Daramola, Alagbe, Aduwo & Ogbiye, 2005). In the individual, local, and national economy, housing as an investment has a vital role to play. It constitutes the first significant capital

outlay and family budget of individuals in most situations (Stone, 2010). Apparently, investigation has revealed that the largest percentage of Nigeria's workforce found in the public sector and earns their monthly salary of below one dollar per day (Godwin, 2011).

Housing affordability is ability of a household to appropriate certain percentage of its monthly income on housing which according to the general rule of thumb standard should not be more than 30%. Housing affordability has been a major challenge to humanity for a number of reasons, which vary from region to region, country to country, state to state, local government area to local government area, town to town, locality to locality and across households. In Nigeria, housing affordability has been a major challenge and problem that requires urgent attention especially now that Nigeria's current population is estimated to be 198 million (National Population Commission, 2018). The incidence of this increasing population, especially in urban areas, has created severe housing affordability problems, resulting in overcrowding, informal development in the city, inadequate dwellings, and in a situation in which 60% of Nigerians can be said to be "houseless persons" (FGN, 2004 and Hassam, Fahad, Mir & Hussain, 2018). Therefore, this study examines patterns of housing affordability among primary and secondary school teachers of Oyo Federal Constituency in Oyo State of Nigeria, Nigeria.

**Research Questions**

Based on the stated background information on housing affordability, a number of questions still remain unanswered, some of which are:

1. What is the pattern of housing affordability among the primary and secondary school teachers in Oyo Federal Constituency?
2. What are the socio-economic factors influencing housing affordability among public school teachersin Oyo Federal Constituency?

**Research Hypotheses**

The following hypotheses are put forward for test:

1. Pattern of housing affordability among the primary and secondary school teachers is significantly random.
2. Housing affordability is a function of socio-economic factors of respondents (marital status, education status, income, and house rent.

**Objectives of the Study**

The main objective of this study is to analyze the patterns of housing affordability among primary and secondary school teachers in Oyo Federal Constituency, Oyo State, Nigeria. Specifically, the study aims to:

i. Examine the income levels of primary and secondary school teachers about prevailing housing costs within the constituency.

ii. Identify the types, locations, and ownership status of housing occupied by teachers in the study area.

iii. Investigate the key factors influencing housing affordability among teachers, including salary structures, cost of living, access to housing finance, and government policies.4. Assess the housing challenges faced by teachers in terms of availability, affordability, and suitability of housing options.

iv. Explore the coping strategies adopted by teachers to secure affordable housing, including reliance on cooperative housing schemes, personal savings, and rental arrangements.

vi. Evaluate the role and impact of government policies and housing schemes in addressing the housing needs of teachers.

vii. Propose policy recommendations and practical solutions to improve housing affordability for teachers, focusing on financial support mechanisms, salary adjustments, and housing development initiatives.

## The Study Area

The population for this study consists of both the primary and secondary school teachers in the Oyo Federal Constituency. Thus, the employees to be chosen for the study are primary and secondary school teachers. The study area consists of all the four (4) Local Government Areas of Oyo Federal Constituency, Oyo State, Nigeria namely, Afijio, Atiba, Oyo East and Oyo West Local Government Areas. More importantly, it covers only the teaching staff in the area.

The maps of the selected local government areas are as shown in fig. 1-4:

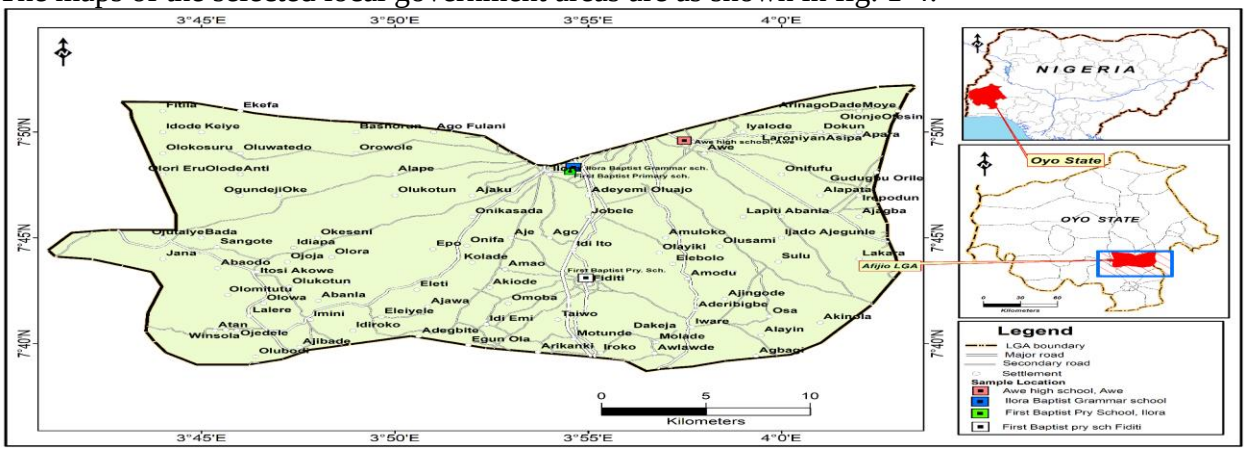



Figure 3: Map of Afijio LGA showing sample Schools

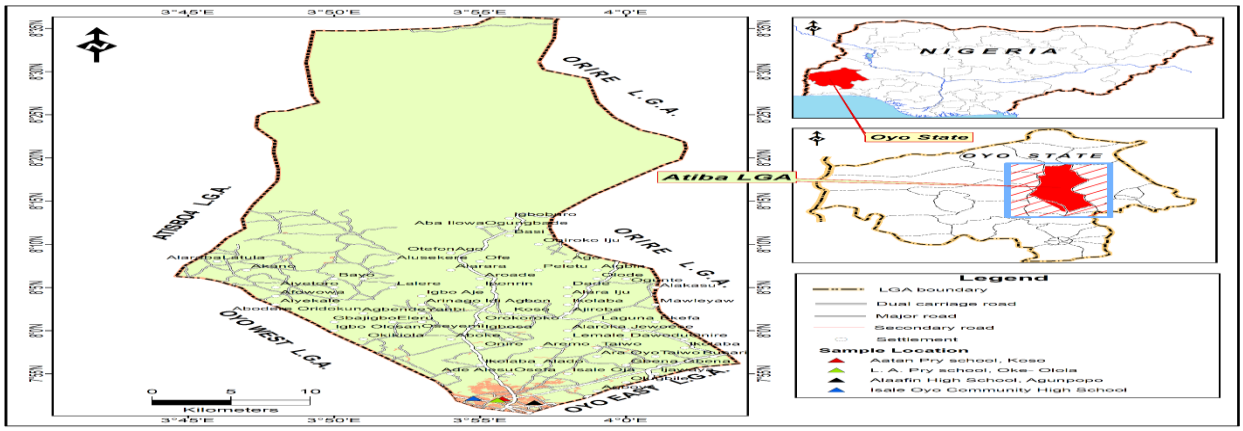


Figure 5 : Map of Atiba LGA showing sample Schools.

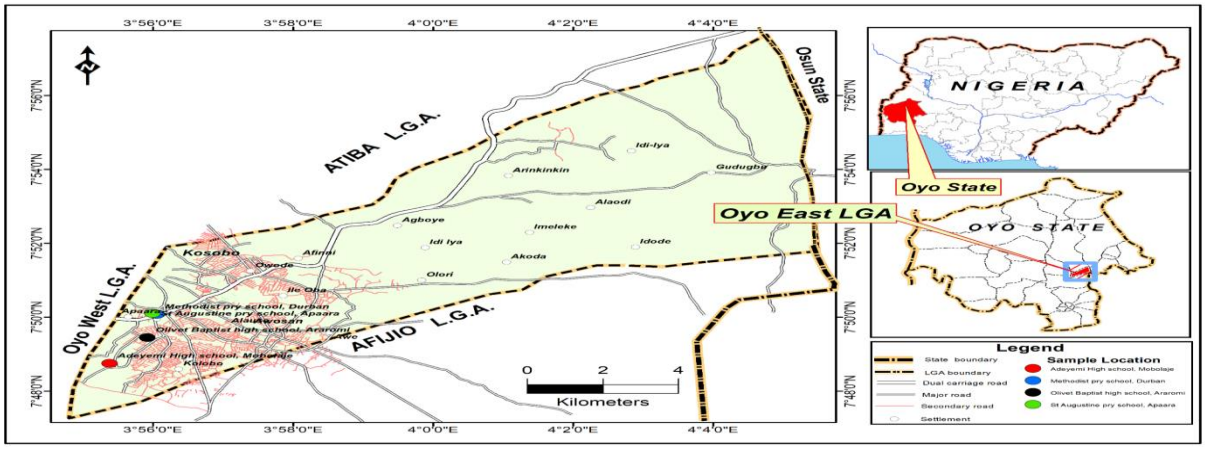



Figure 7: Map of Oyo East LGA showing sample Schools.

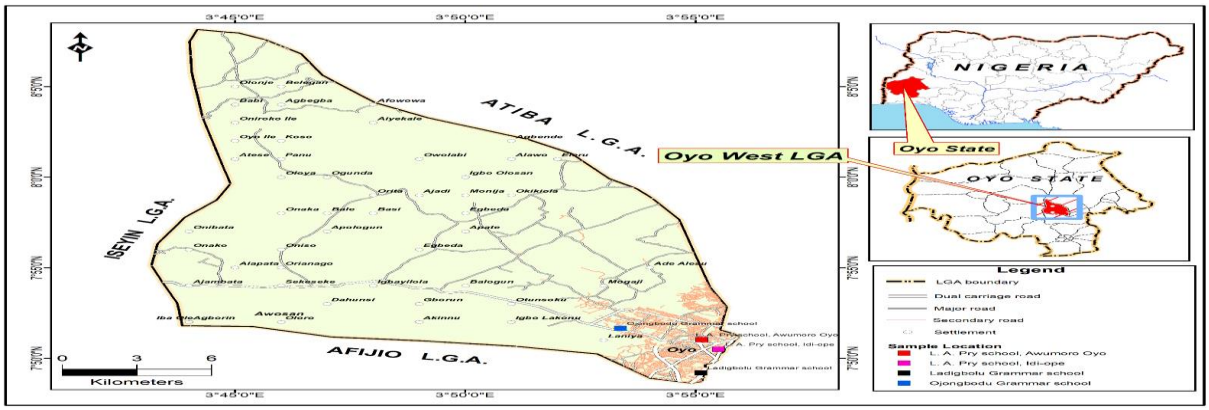



Figure 1: Map of Oyo West LGA showing sample Schools.

## Methodology

A survey research design fo this study is questionnaire administration. Questionnaire administration was done on the tenant civil servants to collect relevant information. The target population is the civil servants in the four Local Government Areas and the selected primary schools. The selected civil servants from the four LGAs constituted the target population. In each of the 8 selected primary

schools, 25 copies of questionnaire were administered on 20 teachers, making a total of 200. In-depth interview was also conducted among the teachers, separate from those who administered questionnaire. The tables 1.1 and 1.2 show the selected LGAs and the selected primary schools.

**Table 1.1: The Selected Local Government Areas and their Headquarters**

| S/N | LGAs | Headquarters | Allocation of Questionnaire |
|---|---|---|---|
| 1. | Afijio | Jobele | 25 |
| 2. | Atiba | Ofa-meta | 25 |
| 3 | Oyo East | Kosobo | 25 |
| 4. | Oyo West | Ojongbodu | 25 |

**Table 1.2: The Selected Primary and Secondary Schools in Oyo Federal Constituency**

| S/N | LGAs | Primary Schools | Secondary Schools | Allocation of Questionnaire |
|---|---|---|---|---|
| 1. | Afijio | 1. First Baptist Primary School, Ilora<br>2. First Baptist Primary School, Fiditi | 1. Ilora Baptist Secondary School<br>2. Awe High School | 10 Each (40 in all) |
| 2. | Atiba | 1. Oke-Olola Primary School, Oyo<br>2. L. A. Primary School, Koso, Oyo | 1. Alaafin High School, Agunpopo, Oyo<br>2. Isale-Oyo Community Grammar School, Oyo | 10 Each (40 in all) |
| 3 | Oyo East | 1. Methodist Primary School, Durbar, Oyo<br>2. L. A. Primary School, Jabata, Oyo | 1. Oba Adeyemi High School, Oyo<br>2. Olivet High School, Oyo | 10 Each (40 in all) |
| 4. | Oyo West | 1. L.A. Primary School, Idi-Ope, Oyo<br>2. L. A. Primary School, Awumoro, Oyo | 1. Ojongbodu Grammar School, Oyo<br>2. Ladigbolu Grammar School, Oyo | 10 Each (40 in all) |

**Source:** Authors' Survey, 2025

Data collected were transformed into measurable forms and analyzed using descriptive and inferential statistical techniques to test for the three research hypotheses postulated for the study. The descriptive statistics involves the use of tables, charts, mean, median and mode; and the inferential statistics involved the use of Logistic Regression using Omnibus Tests of Model Coefficients.

**Result Presentations and Discussion**

The outcomes of the field work show that one hundred and sixteen (59.2%) could not afford housing as a civil servant in the study area, while only twenty-seven (13.8%) were able to afford. Also, fifty-three (53) (27.0%) were indifferent in their response. The implication of the finding shows that civil servants in the selected area could not afford housing either through own or rent age with their current salary except in Afijio Local Government Areas where the percentage number of respondents were able to afford housing due to moderate house rent to civil servants and proximity to their work place.

The finding revealed the following parameters as basis for Housing affordability in the study area;

i. Housing type: Most of the respondents live in a two- or three-bedroom flat in the study area.

ii. House Rent: House rent constitute main parameter for housing affordability in all the four local government area under study.

iii. Source of Loans: Loans were sourced from Cooperative and Thrift Society and conventional commercial Bank, Micro finance bank and Fin-tech financial institutions, and from informal financial contribution (rotating fund scheme- Ajo)

The findings also revealed that financial institutions were willing to give out loan to intending teachers who wants to secure loan but at unaffordable rate. It was revealed that staff cooperative and thrift society by Nigeria Union of Teachers were the major source of loan to teachers in the study area to secure accommodation. The socio-economic factors influencing Housing Affordability in the study area were found to be:

.i. Marital Status:

ii. Education status: Majority of the respondents have passed through higher Institution with OND, NCE and First-Degree certificate.

iii. Income: Majority of the respondents' level of income ranges from #50,000 -#100,000 per month which is inadequate for housing affordability

iii. House rent

The result is also presented through Logistic Regression using Omnibus Tests of Model Coefficients and in-depth interview as presented in table 1:

**Table 1: Logistic Regression on Housing Affordability**

| | B | S.E. | Sig. | Exp(B) |
|---|---|---|---|---|
| **Marital Status: Married** | | | | |
| Unmarried | -1.364 | 1.252 | 0.276 | 0.256 |
| **Educational Status: Tertiary** | | | | |
| Non tertiary | -22.251 | 12778.053 | 0.999 | 0.000 |
| **Presently on loan repayment: Yes** | | | | |
| NO | -1.238 | 1.217 | 0.309 | 0.290 |
| **Belong to any cooperative society: YES** | | | | |
| NO | 1.244 | 1.795 | 0.488 | 3.470 |
| **Belong to any society where you contribute on monthly basis: YES** | | | | |
| NO | -1.168 | 1.160 | 0.314 | 0.311 |
| **Others** | | | | |
| Current house rent per month | -2.379 | 0.857 | 0.006 | 0.093 |
| Initial house rent per month | 1.793 | 0.904 | 0.047 | 6.005 |
| Constant | -5.686 | 9.064 | 0.530 | 0.003 |

The Omnibus Tests of Model Coefficients evaluates whether the model is statistically significant. It shows that the combination of variables included in the model significantly improves our ability to predict whether or not someone can afford housing.

- The Chi-square value stands at 70.620. This value represents how well the independent variables (e.g., age, sex, marital status) together explain the variation in the dependent variable (housing affordability). A higher Chi-square value indicates a better model fit.
- The model has a significance value (p-value) of 0.000, which is less than the common threshold of 0.05. This indicates that the model is statistically significant overall, meaning that the independent variables collectively

have a meaningful impact on predicting housing affordability.

**Omnibus Tests of Model Coefficients**

| | Chi-square | df | Sig. |
|---|---|---|---|
| **Step** | **70.620** | **28** | **.000** |
| **Block** | **70.620** | **28** | **.000** |
| **Model** | **70.620** | **28** | **.000** |

**Model Summary**

This section of the output provides additional details about how well the model fits the data.

- The -2 Log Likelihood value of 68.931, assess the model's goodness-of-fit. Lower values of -2 Log Likelihood indicates a better fit, as they suggest the model's predictions are close to the actual observed outcomes. However, this value alone is not always easy to interpret, so it's often considered alongside other measures like R-square.
- The Cox & Snell R Square value is 0.490. This shows an estimate of how much of the variability in the dependent variable (housing affordability) is explained by the model. The Cox & Snell R Square value ranges from 0 to 1, with higher values indicating a better model fit. Here, 49% of the variability in housing affordability is explained by the independent variables.
- The Nagelkerke R Square value of 0.666, gives a higher estimate of the model's explanatory power. In this case, 66.6% of the variability in housing affordability is explained by the model this suggests a good fit.

**Model Summary**

| Step | -2 Log likelihood | Cox & Snell R Square | Nagelkerke R Square |
|---|---|---|---|
| **1** | **68.931[a]** | **0.490** | **0.666** |

The results from the Omnibus Tests of Model Coefficients and the R-square values collectively suggest that the logistic regression model is significant and has a good fit. The model explains a substantial portion of the variability in housing affordability, indicating that the chosen variables rightly explain the output.

**In-depth Interview Result:**

The report of the in-depth analysis (IDI) across the LGAs and schools indicates that majority of the respondents (75%) could not afford housing due to the following summarized reasons:

i. Low salary: The respondents claimed that they have been collecting the same salary for quite a number of years without any salary increase, which has drastically affected their livelihood and lifestyle. That the newly announced increase in salary has not been implemented to ameliorate the effect of the same salary being collected over the years.
ii. High cost of living: The present trend in the cost of living has affected the

respondents to the extent that housing could not be afforded by them. The high cost in fuel pump price has escalated prices of other food and non-food items in the markets.

iii. Expenses on non-housing items such as food, clothing, medicals, and house maintenance are extremely difficult to meet.

iv. Lack of adequate incentives from the governments: This is in terms of provision of vehicles to transport civil servants to and fro work places, tax relieve, price control, and other free packages for the civil servants.

## Conclusion

This study aims at addressing housing affordability among the primary and secondary school teachers in Federal Constituency, Oyo State in Nigeria. Housing affordability problem stems from the inadequate supply of housing which had led to unaffordable housing among the primary and secondary school teachers in the study area. The continuing rise in the cost of housing, high cost of land, high cost of living and increasing rents had made it difficult for the teachers to afford housing adequately. At the end of this research work, it is expected that significant contributions will be made in the field of housing and its affordability, the outcomes of which include the following:

i. Reveal the level of housing affordability among the primary and secondary school teachers in Nigeria at large and Oyo State in particular, thereby addressing one major problem of Nigerian workers, that is, housing problem.

ii. Contributing to policy formulation in respect of "housing for all".

iii. Addressing the eleventh sustainable development goal which aims at "providing shelter for all".

iv. Give adequate insight to ensure adequate affordable housing is provided for the generality of government workers in the States of the Nigeria Federation.

**Policy Recommendations:**

This research work on housing affordability for primary and secondary school teachers in Oyo Federal Constituency aligns with several United Nations Sustainable Development Goals (SDGs), particularly those related to housing, economic well-being, and sustainable urban development.

The government should implement affordable housing schemes and improve teachers' salaries to reduce financial burden.

Increase the supply of qualified teachers through better working conditions, including housing support.

Housing challenges can affect teachers' job satisfaction, retention, and productivity, ultimately impacting the quality of education; Providing affordable housing can enhance teacher motivation and retention, leading to improved educational outcomes.

As revealed from the findings, Teachers' salaries often do not match the rising cost of housing, affecting their financial stability. Reviewing teachers' salary structures and housing allowances can promote decent work conditions.

Many teachers struggle with housing affordability compared to other professionals with similar qualifications, Government intervention is needed to bridge this inequality through special housing policies for teachers.

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