

Accessibility of Low Income Earners to Public Housing in Ibadan

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ABSTRACT

The paper examines accessibility of Low income earners to Public Housing in Ibadan, Oyo State, Nigeria. Public Housing as social good which is targeted at the poor was highlighted. Income levels of residents of Owode Housing Estate and Ajoda Housing Estate was used in determination of the accessibility of Low income earners to Public Housing Estates. Descriptive statistics- frequency count was adopted in data analysis. The result shows that 73.4% and 37.15% of Owode and Ajoda Housing estate respectively are of low income cadre. The study therefore concluded that Owode housing estate is accessible to low income earners while Ajoda Housing estate is inaccessible to low income earners. This implies that low income earners are being shortchanged in the provision of houses by government. It recommends strict screening of allottees of the housing estates to ensure they are occupied by intended users (low income earners) as government has no business in providing accommodation for the rich and high income groups.

Keywords: Accessibility, Low Income, Public Housing, Ibadan

INTRODUCTION

Housing is defined as a permanent structure, a dwelling place for human habitation (Williams, 2007; Adenubi and Windapo, 2007). Housing being one of the basic necessities for human beings is ranked second after food (Olayiwola, Adeleye and Ogunsakin, 2005; Omole, 2010; Ayedun and Oluwatobi, 2011).

Housing accessibility is determined by responsiveness of housing authority to housing demand and timeliness and value of housing (Searie, 2017). Responsiveness measured by level of housing provision and level of production is calculated as housing supply divided by demand and presented as a percentage. Timelessness is measured by the waiting time for accommodation. Burke and Hayward (1999) expressed waiting time for accommodation by measuring the time between an applicant requesting for housing and when they are housed. Olotuah (2015) simply expressed low income earners accessibility to public housing by comparing the number and percentage of low income occupants with medium and high income occupants of his study (Federal and State Housing Estates in Ado-Ekiti).

Rapid growth of urban population increased demand for housing; which are not met by existing housing supply thereby creating housing deficit (Hussain, 2003) and subsequently high rent. This is more glaring and pronounced in our cities and urban areas; the poor and low income earners are most affected as they constitute 72% of those in housing need (UN HABITAT, 2003), this situation makes urban house seekers to waive housing quality and reside in slum, shanties and other abode unfit for human habitation in a bid to get

affordable houses (Olotuah, 2015; Wahab et al, 1990; Jagun, 2003). American Housing survey, (2011) confirmed that low income household may settle for structurally deficient housing while searching for houses that are affordable; thereby making a tradeoff between affordability and quality.

Government in a bid to salvage this scenario engaged in both direct (housing construction) and indirect (housing subsidies, loans etc) housing delivery. Two out of the six housing estates owned by Oyo state Housing cooperation are exclusive reserved for low income earners namely; Owode Housing Estate and Ajoda Housing estate both located at the outskirts of Ibadan metropolis.

The relevance of this research is hinged on; first, the centrality of housing as a means for measuring man's welfare, life sustenance and survival (Onibokun, 1985; Ayedun and Oluwatobi; 2011). Second, Olotuah (2015) study on accessibility of Low-Income Earners to Public Housing in Ado Ekiti, Nigeria is not of the same geographical location, population and economic activities with Ibadan.

The rest of the paper has four sections. Section two discussed Public Housing, section three provides a methodology adopted by the study, while section four provides results and discussion. Finally, section five provides conclusion and recommendations.

PUBLIC HOUSING

This section discussed Public Housing and showcases the involvement of Government on housing delivery from pre independence era.

Public housing is a branch of social housing; the other branch being a community housing. Public housing is dwelling units owned, leased and controlled by State authorities. Public housing is meant to providing secured, adequate and appropriate housing at affordable prices for people whose financial strength cannot cope with private rental market (Report on Government Service, 1999). Public housing is targeted towards low income working groups (Burke and Hayward; 1999). Distinction must just however be made between low cost housing and low income housing. Low cost housing is built at low cost possibly by engaging local material while low income housing is not necessary built at low cost by only targeted at low income earners. (Erkelens; 2007).

Housing provision is a social responsibility of government of any country to its citizen (Jiboye; 2011). Eligibility to social housing is determined by the level of income; lower income earners are considered; at a higher income loss of eligibility is evident (Archer, 2010).

Public involvement in housing delivery was recent and dated back to the colonial period (between 1900 – 1959) when provision of quarters was made for expatriate, officials and for selected indigenous staff in specialized occupations, such as Railway and the Police. During this period; there was little or no problem with housing as the population was manageable; rural to urban drift was minimal; attention to housing was qualitative and less quantitative (Agbola and Odunola, 2007).

As the population increases geometrically; government stepped up its activities in housing delivery; this was manifested in direct and indirect housing production and policies. The problem of overcrowding and unhealthy condition in urban areas such as Lagos State has led to establishment of workers' housing and re-housing estates in Surulere, Apapa, Ikeja; and housing estates by regional governments in 1956 (Egunjobi, 1994). Similarly, Federal Housing Authority was established in 1973 to coordinate nationwide mass housing delivery sequel to unprecedented population growth and physical expansion of cities and urban centres. This is followed by establishment of Federal Mortgage Banks in 1977 for disbursement of housing loans, passing of Rent Control Law of 1973 and 1997, passing of Land Use Act in 1978 (Egunjobi, 1994 and Agbola, 1998).

Several housing policies were also enacted to solving housing problems. The first housing policy was in 1982 aimed at provision of low cost housing estate in state capitals and targeted at the low income earners whose annual salary was not more than #5,000. The second housing policy of 1991 addressed the problem of availability and accessibility to land, addressed problem of sourcing, cost and availability of building materials, ensuring enabling environment for housing delivery rather than engaging direct housing production (Agbola, 2007). The third housing policy of 2004 entails involvement of private sector real estate developers and state housing corporations in development and selling of houses at affordable price to individual (Mabogunje, 2007).

The Federal Government, aware of the importance of housing, has encouraged and provide favorable atmosphere for involvement of organized private sector in its production. Private housing delivery involves individuals and corporate organizations in housing production. The involvement of private sector real estate developers as proposed in third housing policy statement is necessitated by urgent housing provision for the ever increasing housing demands sequel to rapid growth of urban population. The increase in housing demands which are not met by the existing housing supply leads to housing deficit (Hussain, 2003).

DATA SOURCES AND METHODOLOGY

The study adopted administration of questionnaire for primary data collection, while Secondary sources of information are obtained from Journals and Periodicals. The study population for the comprises residents of Owode and Ajoda Housing Estates Ibadan. The choice of the two estates for the study is to confirm if the residents are actually low income earners as gazettes by Oyo State government. Survey reveals 250 housing units and 119 housing units in Owode and Ajoda Housing Estates respectively. Systematic random sampling was adopted using 2th term was adopted in selecting respondents of Owode Housing Estate while total population of Ajoda Housing Estate was observed. Therefore, a sample size of 125 and 119 was arrived at and use for the study. The survey achieved a total response rate of 87% (109 respondents) and 88% (105 respondents) in Owode Housing Estate and Ajoda Housing Estate respectively. The questionnaire was mainly structured to elicit information on the socio demographic characteristics of the respondents such as gender, educational status, family size, gender, current housing status and cadre and most importantly income level of the occupant and also property details such as type of accommodation, rent paid (monthly and annually). Data was analysed with descriptive -frequency counts statistics.

RESULTS AND DISCUSSION

The study assessed accessibility of Low Income Earners to Public Housing in Ibadan. Results of the analyses are as presented in Tables 1 and 2.

The result in **table 1** shows that most (62.39%) of respondents are male while female respondents constitute 37.61%. The entire respondents which fall within two age groups; 31-50 and above 51 years are 60.55% and 39.45% respectively recorded high percentage (79.82%) as married and 4.6% as single, Widows and widowers are 7.33% and 8.25% respectively. Respondents are literate with good credentials; mostly (38.53%) M.Sc/ MBA, followed by HND/B.Sc/B.A (33.03%) , next to this are NCE/OND holders (26.6 %) while Primary School Testimonial/ WASSCE holders are paltry 1.84%. Respondents are mostly within low income brackets and are 73.4%. High Income earners are 26.6 % and broken down to 6.42 % for income ranges between N450,937 – N1,070,796; 11.01% for the range between N858,066 – N1,967,360; and lastly 9.17% for range between N2,011,559 – N2,467,414. Prominent type of accommodations in the neighbourhood are 3 Bedroom flats (48.62%) and 2 Bedroom flats (44.02), 4 Bedroom Bungalows which constitute the least amount to 7.34%. The housing estate is mostly tenanted to the tuned of 64.22% of the respondents while owner occupiers are 35.78%. Rent passing within the estate ranges between N100,000 – N150,000; N151,000- N250,000 and N251,000 – N300,000 and are paid by 52.86%, 40% and 7.14% of

tenants respectively. Most respondents 54.04% have lived in the estate between 1-10years. Also 11.01%, 11.01% and 22.94% Of respondents have stayed for 11-20 years, 21-30 years and above 30 years respectively. Household size are mostly (54.13%) between 5 and 6 people, followed by 1 to 4 (42.2%) while 7 and above are 3.67%

Table 1: Socio Demographic characteristics of Residents of Owode Housing Estate

	Variables	Frequency	Percentage (%)
Age	Below 30 years	0	0
	31- 50 years	66	60.55
	Above 51 years	43	39.45
	Total	109	100
Sex	Male	68	62.39
	Female	41	37.61
	Total	109	100
Marital Status	Single	5	4.6
	Married	87	79.82
	Divorced	0	0
	Widow	8	7.33
	Widower	9	8.25
	Total	109	100
Educational level	Pry Schl Testimonial/WASSCE	2	1.84
	NCE/ OND	29	26.6
	HND/B.Sc/B.A	36	33.03
	M.Sc/ MBA	42	38.53
	P.hD	0	0
	Total	109	100
Income Level	N300,000 – N352,370	80	73.40
	N450,937 – N1,070,796	7	6.42
	N858,066 – N1,967,360	12	11.01
	N2,011,559 – N2,467,414	10	9.17
	Above N2,500,000.00	0	0
	Total	109	100
Types of Accommodations	A Room	0	0
	Room and Parlour	0	0
	2 Bedroom Flat	48	44.04
	3 Bedroom Flat	53	48.62
	4 Bedroom Bungalow	8	7.34
	Total	109	100
Mode of Possession	Owner	39	35.78
	Tenant	70	64.22
	Squatter	0	0
	Total	109	100

Rent Paid	Below N100,000	0	0
	N100,000 – N150,000	37	52.86
	N151,000 – N250,000	28	40.00
	N251,000 – N300,000	5	7.14
	Above N300,000	0	0
	Total	70	100
Length of stay In the estate	1-10 years	60	55.04
	11-20 years	12	11.01
	21-30years	12	11.01
	Above 30years	25	22.94
	Total	109	100
Household Size	1-4	46	42.20
	5- 6	59	54.13
	7 and Above	4	3.67
	Total	109	100

The result in **table 2** shows that most (51.43%) of respondents are female while male respondents constitute 48.57%. The entire respondents which fall within three age groups; Below 30 years, 31-50 and above 51years are 9.52%, 60.0% and 30.48% respectively and recorded high percentage (88.56%) as married, 2.88% as single and 8.56% as widows. Respondents are literate with good credentials; mostly (52.38%) for HND/B.Sc/B.A followed by Primary school leaving testimonials/ WASCE (20%), next to this is M.Sc/ MBA(14.28%) , NCE/OND holders recorded 10.48% while holders of Ph.D are paltry 2.86 of the respondents. The estate recorded less (37.15%) low income earners as it is populated by high income (62.85%) earners broken down to 17.13 % for income ranges between N450,937 – N1,070,796; 31.44% for the range between N858,066 – N1,967,360; 8.57% for range between N2,011,559 – N2,467,414 and lastly 5.71% for income level above N2,500,000.00 per annum. Prominent type of accommodations in the neighbourhood are 3 Bedroom flats (51.43%) and 2 Bedroom flats (37.14), 4 Bedroom Bungalows which constitute the least amount to 11.43%. The housing estate is mostly tenanted to the tune of 62.86% of respondents while owner occupiers are 37.14%. Rent passing within the estate ranges between N100,000 – N150,000; N151,000- N250,000 and N251,000 – N300,000 and are paid by 63.63%, 22.73 % and 13.64 % of tenants respectively. Most respondents (40%) have lived in the estate between 11-20years. Also 34.29%,22.85% and 2.86% of respondents have stayed for 1-10 years, 21-30 years and above 30 years respectively. Household size are mostly (62.86%) between 1 and 4 people, followed by 5 to 6 (30.47%) while 7 and above are 6.67%.

Table 2: Socio Demographic characteristics of Residents of Ajoda Housing Estate

	Variables	Frequency	Percentage (%)
Age	Below 30 years	10	9.52
	31- 50 years	63	60.00
	Above 51 years	32	30.48
	Total	105	100
Sex	Male	51	48.57
	Female	54	51.43
	Total	105	100
Marital Status	Single	3	2.88

	Married	93	88.56
	Divorced	0	0
	Widow	9	8.56
	Widower	0	0
	Total	105	100
Educational level	Pry Schl. Testimonial/WASSCE 21	20	
	NCE/OND	11	10.48
	HND/B.Sc/B.A	55	52.38
	M.Sc/ MBA	15	14.28
	P.hD	3	2.86
	Total	105	100
Income Level	N300,000 – N352,370	39	37.15
	N450,937 – N1,070,796	18	17.13
	N858,066 – N1,967,360	33	31.44
	N2,011,559 – N2,467,414	9	8.57
	Above N2,500,000.00	6	5.71
	Total	105	100
Type of Houses	A Room	0	0
	Room and Parlour	0	0
	2 Bedroom Flat	39	37.14
	3 Bedroom Flat	54	51.43
	4 Bedroom Bungalow	12	11.43
	Total	105	100
Mode of Possession	Owner	39	37.14
	Tenant	66	62.86
	Squatter	0	0
	Total	105	100
Rent Paid	Below N100,000	0	0
	N100,000 – N150,000	42	63.63
	N151,000 – N250,000	15	22.73
	N251,000 – N300,000	9	13.64
	Above N300,000	0	0
	Total	66	100
Length of stay In the estate	1-10 years	36	34.29
	11-20 years	42	40.00
	21-30years	24	22.85
	Above 30years	3	2.86
	Total	105	100
Household Size	1-4 years	66	62.86
	5- 6 years	32	30.47
	7 and Above	7	6.67
	Total	105	100

CONCLUSION AND RECOMMENDATIONS

The study presented and analyzed socio economic characteristics of residents of the two housing estates; Owode and Ajoda Housing Estates, Ibadan in determining status of the residents. The two estates share striking similarities in terms of types, layout, location and constructional details of housing units even though there is a sharp contrast in the income group of residents; 73.4% and 37.15% of Owode and Ajoda Housing estate respectively are of low income cadre. The study therefore concluded that Owode housing estate is accessible to low income earners while Ajoda Housing estate is inaccessible to low income earners. This implies that low income earners are been shortchanged in the provision of houses by government. It recommends strict screening of allottees of the housing estates to ensure they are occupied by intended users (low income earners) as government has no business in providing accommodation for the rich and high income groups.

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