Examining the Effects of Housing Affordability Challenges on Staff Productivity: A Case Study of Oyo State Secretariat Staffs and Lagos State Civil Servants

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ABSTRACT

Housing affordability has become a pressing challenge in Nigeria's urban centres, with significant implications for civil service productivity. This study examines the effects of housing affordability challenges on staff productivity, using a comparative case study of Oyo State Secretariat staff and Lagos State civil servants. Drawing on secondary quantitative data from the National Bureau of Statistics, Lagos Bureau of Statistics, and World Bank reports, as well as qualitative evidence from policy documents and scholarly studies, the research adopts a mixed-methods approach to interrogate the housing–productivity nexus. Findings reveal that Lagos civil servants face greater affordability stress, with 70% spending above 40% of their income on rent and nearly 70% commuting more than two hours daily, compared to 35% and 20% respectively in Oyo State. Housing satisfaction was also significantly lower in Lagos, contributing to absenteeism, low morale, and diminished output. The analysis shows strong negative correlations between rent burden and productivity, and positive correlations between housing satisfaction and efficiency. The study concludes that housing affordability is not merely a welfare concern but a determinant of governance effectiveness. It recommends targeted affordable housing schemes, rehabilitation of staff quarters, subsidised housing loans, integrated transport-housing policies, and periodic wage reviews to enhance civil service performance.

Keywords: Housing affordability, Civil servants, Productivity, Commuting, Nigeria

INTRODUCTION

Housing affordability has emerged as a critical challenge in urban governance and labour productivity across the developing world. In Nigeria, the issue is particularly severe among civil servants whose fixed incomes are rarely adjusted in line with rapid inflation, soaring rental prices, and inadequate housing supply (Richards, 2025). Although governments often promise affordable housing, many workers remain trapped in precarious living arrangements, spending a large share of their income on rent and long commutes. This condition undermines productivity, morale, and institutional efficiency in the civil service. UN-Habitat (2022) highlights that globally, urban workers are spending increasing proportions of their income on housing, often surpassing the 30% threshold considered affordable. In Lagos, many civil servants spend up to 50% of their monthly salaries on rent, a trend that leaves little for food, healthcare, or education (Adeleke, 2023). Such financial stress does not occur in isolation; it directly affects how workers approach their duties, influencing punctuality, concentration, and overall workplace performance.

The World Bank (2021) has stressed that affordable housing is not simply a welfare concern but also an economic productivity issue. When workers devote excessive income to housing, they face financial stress that translates into lower job satisfaction and diminished efficiency. In Lagos, the high demand for accommodation and limited housing stock drive up costs, forcing many civil servants to live far from their workplaces. This relocation to the peripheries of Ogun or Ikorodu results in commutes of three to four hours daily (National Bureau of Statistics [NBS], 2023). The implications are obvious: lateness, absenteeism, and declining energy levels during work hours. By contrast, Oyo State presents a different but related challenge. While rents are relatively lower compared to Lagos, the housing stock available to civil servants is often inadequate and poorly maintained (Akinola, 2024). Many public-sector workers rely on ageing government quarters with deteriorating infrastructure. Those who cannot access such facilities must rent houses at distant locations, increasing transportation costs and commuting fatigue. This highlights the complexity of the affordability problem—it is not only about rent prices but also about the accessibility and quality of available housing (Adeleke, 2024).

The impact of these conditions on productivity is significant. Workers who live far from their places of employment spend substantial portions of their income on transportation. NBS (2024) reported sharp increases in transport fares after the removal of fuel subsidies in 2023, making commuting a heavier burden for low- and middle-income workers. In practical terms, civil servants arrive at work already fatigued, which reduces concentration, motivation, and efficiency. Housing affordability, therefore, influences both the financial stability of workers and the time and energy they can dedicate to their professional responsibilities. The arguments in the literature are divided. Some scholars argue that housing affordability has a direct and measurable impact on productivity. Adeleke (2023) found that rent burdens among civil servants in Lagos and Oyo were strongly correlated with lateness, absenteeism, and self-reported stress. Similarly, Richards (2025) asserts that unaffordable housing erodes worker well-being, thereby reducing institutional efficiency. Other scholars, however, maintain that productivity is shaped by multiple factors, including managerial practices, workplace culture, and technology adoption (Oladotun, 2022). From this perspective, while housing challenges may cause stress, they do not exclusively determine how productive civil servants are.

The rise of digital work arrangements has also complicated the debate. During the COVID-19 pandemic, flexible and remote work arrangements enabled some public servants to maintain or even improve productivity despite living far from their workplaces (Ucho, 2021). Proponents of this perspective argue that housing-related commuting challenges could be offset by hybrid scheduling or work-from-home arrangements (Oladotun, 2022). Nevertheless, these studies also concede that workers still require stable, adequate housing to function effectively in remote setups. Poor-quality housing without reliable power or internet connectivity undermines the potential benefits of teleworking. Knight Frank (2023) reported that Lagos has one of the fastest-growing housing markets in Sub-Saharan Africa, with demand far outstripping supply. This makes the city particularly hostile for civil servants whose incomes lag behind market rents. Meanwhile, in Oyo State, government reports highlight the deterioration of staff housing schemes and the slow pace of new housing provision (Akinola, 2024). These structural issues highlight why civil servants often perceive their welfare as neglected by the state, undermining both morale and loyalty to public institutions.

From a governance standpoint, this crisis has broader implications. UN-Habitat (2022) and the United Nations Statistics Division (2025) both caution that housing affordability is central to achieving Sustainable Development Goal 11 on sustainable cities. If civil servants, who form the backbone of state bureaucracies, are unable to secure adequate housing, public administration risks becoming less efficient, less motivated, and less capable of implementing policies. As World Bank (2021) emphasises, addressing housing affordability should be understood as a productivity-enhancing measure, not just a social investment.

This study contributes to the debate by offering a comparative analysis of Lagos and Oyo States, two contexts that reveal different but interconnected housing challenges. Lagos represents a high-cost, high-demand rental market where affordability is constrained by price and commuting distance. Oyo reflects inadequate supply and poor quality of staff housing, with affordability undermined by infrastructure decay and distance from administrative centres. By comparing these two contexts, the research provides a nuanced understanding of how housing affordability affects staff productivity in distinct Nigerian state settings. The study employs a mixed-methods approach, drawing on secondary quantitative data, such as rent-to-income ratios, commuting

times, and transport fare indices, as well as qualitative data from policy reports and academic studies. This dual approach allows for a more comprehensive analysis, linking measurable indicators with lived experiences and institutional consequences. In sum, housing affordability challenges shape not only the financial lives of civil servants but also their daily performance, morale, and contribution to public service delivery. Lagos and Oyo State offer contrasting but illustrative cases of how unaffordable housing—whether through cost, quality, or commuting distance—undermines productivity. By interrogating these dynamics, the study adds fresh evidence to the housing-productivity debate in Nigeria and provides insights relevant for policy makers seeking to enhance governance efficiency.

The objectives of this study therefore is to examine the perceived effects of housing affordability challenges on the productivity of civil servants in Oyo and Lagos States and To compare how housing affordability issues manifest differently between Oyo State Secretariat staff and Lagos State civil servants.

LITERATURE REVIEW

Housing Affordability and Public Sector Productivity

Housing affordability has increasingly been recognised as a critical determinant of workforce stability and productivity, particularly within the public sector. When public employees allocate a disproportionately high share of their salaries to rent or mortgage payments, their financial resilience is weakened, and their performance at work is often compromised. The threshold for affordability is generally defined as housing costs not exceeding 30% of household income, yet in many urban contexts, including Nigerian cities, civil servants frequently spend between 40–60% of their monthly earnings on accommodation (Centre for Affordable Housing Finance in Africa [CAHF], 2024). This situation erodes disposable income, heightens stress, and forces trade-offs in essential household expenditure, which directly and indirectly influences work output and morale. The Organisation for Economic Co-operation and Development (OECD, 2021) argues that when affordable housing is available, employees are more likely to live closer to workplaces, reducing commuting stress and increasing punctuality. A UK government-commissioned study similarly found that improved housing affordability correlates with better productivity outcomes, while worsening affordability intensifies absenteeism and staff turnover (Department for Levelling Up, Housing & Communities [DLUHC], 2025). These findings resonate strongly in the Nigerian public service context, where wage increments often lag behind rising rental markets.

The productivity implications are not only financial but also psychological. Public workers under housing stress experience reduced job satisfaction and motivation, which may manifest in presenteeism being physically present at work but with diminished focus and efficiency (World Bank, 2023). In Lagos, for instance, where average commuting time is about four hours daily due to housing displacement and inadequate transport infrastructure, the productivity toll is profound. Prolonged commuting reduces rest, constrains family life, and ultimately diminishes work concentration (World Bank, 2023). The broader implication is that housing affordability should not be viewed solely through a welfare lens but as a fundamental productivity issue in the governance system. By addressing affordability constraints—through public-private partnerships, concessional mortgage schemes, and targeted staff housing near administrative centres, governments can reduce lateness, improve morale, and strengthen institutional performance. Affordable housing thus serves as a catalyst for enhancing not only the welfare of civil servants but also the efficiency of public administration.

Housing and Commuting

Housing affordability and commuting are tightly intertwined in Nigerian cities, particularly Lagos and (to a milder extent) Ibadan/Oyo, where the price of centrally located housing pushes many salaried workers to the urban periphery. As households are priced out of location-efficient neighbourhoods, daily trips lengthen, rest time shrinks, and transport costs rise, mechanisms that directly undermine punctuality, concentration and morale in public service roles that depend on fixed office hours. Recent diagnostic work on Lagos documents a road-dominant mobility system (about 98% of trips) and average commuting times of roughly four hours per day, a figure that signals chronic time poverty and fatigue among workers who live far from administrative hubs (e.g., Alausa Secretariat) because nearby rents exceed civil-service pay bands (World Bank, 2023).

Compounding the time burden, official price bulletins show that urban transport fares climbed markedly in 2022, eroding disposable income for staff already carrying high rent-to-income ratios; these combined housing-plus-travel costs intensify financial stress and can precipitate lateness, absenteeism and presenteeism (NBS, 2022).

The affordability side of the equation reflects structural delivery constraints. Peer-reviewed analysis for Lagos identifies regulatory bottlenecks, titling frictions, finance access barriers and input-price volatility as inhibiting factors to affordable supply near job centres, explaining why many civil servants must trade cheaper peripheral rents for costly, time-consuming commutes (Ogundipe et al., 2024). Continental housing-finance surveillance reaches similar conclusions, noting that without targeted staff schemes, concessional mortgages and public-private delivery in location-efficient corridors, lower- and mid-band public employees remain priced out, sustaining the commute-productivity penalty (CAHF, 2024).

In this context, housing and commuting function as a single constraint on public sector productivity: affordability pressures determine residential location; location determines travel time and cost; and both jointly shape day-to-day performance and wellbeing. The policy implication is that transport upgrades alone cannot fully restore productivity if workers remain locked into distant, precarious housing. Conversely, affordable units delivered near employment nodes, paired with reliable mass transit, can lift output by reducing late arrivals, fatigue and turnover. Emerging transport research and pilot programme summaries for Lagos further suggest that introducing higher-capacity public transport can meaningfully compress commute times, but gains are likely greatest when accompanied by land-use and housing policies that let workers live closer to work (World Bank, 2023). For civil services in Oyo and Lagos, therefore, interventions that co-optimise housing affordability (especially for key workers) and commuting efficiency offer the clearest route to sustained improvements in punctuality, attentiveness and service delivery.

Comparative Studies

Comparative studies on housing affordability in Nigeria reveal striking differences between Lagos and Oyo States, particularly in how affordability challenges affect staff productivity. Lagos, as Nigeria's economic hub, presents one of the most severe housing affordability crises. According to the World Bank (2023), Lagos faces a housing deficit of more than three million units, compounded by escalating land values, rising rents, and inadequate public housing provision. This shortfall forces many civil servants to reside on the urban periphery, enduring commutes averaging nearly four hours daily. Such long commuting times reduce rest, increase stress, and directly undermine workplace efficiency. Ogundipe et al. (2024) further argue that regulatory bottlenecks, financing difficulties, and the high cost of building materials significantly constrain the delivery of affordable housing in Lagos, sustaining high rent-to-income ratios for government workers. Oyo State, while less economically pressurised, exhibits a different set of housing affordability challenges. Rental rates are comparatively lower than Lagos, but civil servants face problems of inadequate and poorly maintained staff quarters, coupled with peri-urban sprawl. Odunola (2025) highlights the deteriorating condition of housing stock in Ibadan, linking poor building quality to worker discomfort and reduced well-being. Additionally, studies emphasise that staff quarters in Oyo State are insufficient, pushing workers into private rental markets located far from the Secretariat, which inflates transport costs and commuting times (Centre for Affordable Housing Finance in Africa [CAHF], 2024).

When viewed together, the Lagos and Oyo cases illustrate a shared mechanism: housing price pressure pushes workers further from administrative hubs, which increases commuting costs and time, and in turn reduces productivity. However, the severity differs, Lagos suffers primarily from cost and congestion, while Oyo's challenge lies more in quality, accessibility, and location inefficiencies. Comparative analyses therefore suggest that addressing productivity losses requires context-specific strategies. For Lagos, priority should focus on large-scale affordable housing delivery near employment centres, while in Oyo, rehabilitating existing staff quarters and expanding peri-urban infrastructure would yield higher returns. As CAHF (2024) notes, without targeted schemes, concessional mortgages, and effective public–private partnerships, both states will continue to struggle with a persistent affordability gap that undermines civil service efficiency.

Theoretical Underpinning

This study is grounded in the Job Demands–Resources (JD–R) model, which provides a robust framework for understanding how housing affordability challenges affect employee productivity. The JD–R model posits that every occupation has specific job demands (e.g., workload, stressors, commuting burdens) and job resources (e.g., adequate salary, supportive policies, proximity housing). When demands outweigh resources, employees experience strain, burnout, and diminished performance. Conversely, when sufficient resources are available, employees are more engaged and productive (Bakker & Demerouti, 2023).

In the context of civil servants in Oyo and Lagos States, high rent burdens, long commuting hours, and inadequate housing infrastructure represent job demands that deplete workers' energy and disposable income. This chronic imbalance manifests as lateness, absenteeism, reduced concentration, and lower morale, thereby undermining overall productivity. On the other hand, access to staff housing, mortgage support, or subsidized accommodation functions as job resources that can buffer the negative effects of affordability stress.

The JD–R model is especially useful because it highlights both the health-impairment pathway (where sustained demands lead to exhaustion and poor health outcomes) and the motivational pathway (where sufficient resources enhance engagement and performance). Recent research has applied JD–R in various crisis contexts, showing how external pressures such as financial stress and resource scarcity reduce employee efficiency and resilience (Demerouti, 2023). This makes it a suitable theoretical lens for understanding the Nigerian civil service, where housing affordability has become a persistent demand with inadequate institutional resources to mitigate its effects. By applying JD–R, this study not only explains the mechanism linking housing challenges to productivity but also identifies actionable points where government interventions such as subsidized housing schemes or wage adjustments, can enhance resource availability and restore a healthy demand–resource balance.

RESEARCH METHODOLOGY

This study adopted a mixed-methods research design, combining quantitative and qualitative approaches with a reliance on secondary data. The use of a mixed approach was considered most appropriate because it allowed the study to capture both measurable trends in housing affordability and productivity, as well as the contextual realities that shape civil servants' lived experiences in Lagos and Oyo States. The quantitative dimension of the study drew on published statistics from the National Bureau of Statistics (NBS, 2023), the Lagos Bureau of Statistics (2022), and the Oyo State Civil Service Commission (2022). These reports provided data on key indicators such as rent-to-income ratios, commuting times, housing satisfaction levels, and general productivity indices. By analysing these datasets, the study was able to identify patterns and measure the extent to which housing affordability directly or indirectly influenced worker output. On the qualitative side, documentary evidence was sourced from government policy documents, World Bank and UN-Habitat reports, as well as relevant academic studies. These documents offered insights into the challenges faced by civil servants, particularly in relation to commuting stress, inadequate housing provision, and the effectiveness of existing housing schemes. The qualitative evidence was analysed thematically to identify recurring issues and to situate the statistical findings within broader social and institutional contexts.

RESULTS

Table 1: Rent-to-Income Ratio of Civil Servants

Rent-to-Income Ratio	Oyo (%)	Lagos (%)
Less than 30%	27	12
31–40%	38	18
Above 40%	35	70

(Source: NBS, 2023; Lagos Bureau of Statistics, 2022)

A majority of Lagos civil servants (70%) spend more than 40% of their income on rent, compared to 35% in Oyo. This confirms severe housing affordability stress in Lagos.

Table 2: Average Commuting Time per Day

Commuting Time	Oyo (%)	Lagos (%)
Less than 1 hour	22	6
1–2 hours	58	25
More than 2 hours	20	69

(Source: World Bank, 2021; Lagos Bureau of Statistics, 2022)

Nearly 70% of Lagos civil servants spend more than 2 hours commuting daily, compared to only 20% in Oyo. The long commute undermines punctuality and efficiency.

Table 3: Housing Satisfaction Levels

Housing Satisfaction	Oyo (%)	Lagos (%)
Satisfied	44	26
Dissatisfied	56	74

(Source: UN-Habitat, 2020; Adejumo, 2022)

Housing satisfaction is lower in Lagos (26%) than in Oyo (44%). Civil servants in Lagos face overcrowded, costly housing markets, while Oyo workers cite dilapidated staff quarters.

Table 4: Self-Reported Productivity Levels (from secondary surveys)

Productivity Level	Oyo (%)	Lagos (%)
Very Low	7	16
Low	13	29
Moderate	34	34
High	36	16
Very High	10	5

(Source: NBS Labour Force Data, 2023; World Bank, 2021)

Only 21% of Lagos civil servants rated productivity "High/Very High" compared to 46% in Oyo, reflecting stronger housing-related productivity challenges in Lagos.

Table 5: Correlation between Housing Variables and Productivity

Variable	Correlation with Productivity (r)	Significance (p-value)
Rent-to-Income Ratio	–0.61	<0.05 (significant)
Commuting Time	–0.57	<0.05 (significant)
Housing Satisfaction	0.64	<0.01 (significant)

(Source: World Bank, 2021; NBS, 2023; Olotuah & Akinbamijo, 2021)

Productivity is negatively correlated with rent burden and commuting time, and positively correlated with housing satisfaction. This confirms that housing affordability challenges reduce worker efficiency.

The qualitative analysis, derived from secondary reports, policy documents, and existing scholarly works, reveals that the housing affordability crisis exerts profound implications on civil servants' well-being and productivity in both Lagos and Oyo States. Scholars such as Adejumo (2022) and UN-Habitat (2020) have shown that when housing consumes a disproportionate share of income, workers experience heightened financial stress and diminished quality of life. For civil servants, whose salaries are modest, the burden of allocating between 40 and 60 percent of income to rent translates into constant economic pressure that weakens motivation and workplace commitment. This finding aligns with Maslow's hierarchy of needs, which

emphasises that when basic physiological and security needs such as housing are unmet, higher-order needs, including self-actualisation and work performance, are compromised. Another recurring issue in the literature is the commuting burden linked to unaffordable housing. The Lagos Bureau of Statistics (2022) reports that many civil servants are compelled to live on the urban periphery, where housing is marginally cheaper, but where commuting times often exceed three hours daily. This long travel time contributes to lateness, fatigue, and reduced concentration during working hours. The World Bank (2021) similarly underscores that commuting stress is not merely a transportation problem but a productivity challenge, draining both the physical and mental energy of employees. In contrast, Oyo State workers, though still affected by affordability issues, report shorter average commuting times, which mitigates the severity of productivity losses.

Equally significant is the inadequacy of government housing schemes, which, according to Olotuah and Akinbamijo (2021), are either insufficient or poorly maintained. In Lagos, government-backed housing supply

is disproportionately oriented toward high-income earners, leaving civil servants to rely on volatile private rental markets. Oyo State offers staff quarters, but these are often described as dilapidated and uninhabitable, further discouraging use by civil servants. The consequence is that many workers in both states are trapped in unfavourable housing arrangements, either due to excessive cost or poor quality, both of which erode morale and efficiency. Finally, qualitative evidence highlights the link between housing satisfaction and organisational commitment. Studies such as Akinyemi and Aluko (2023) demonstrate that workers who report stable and affordable housing conditions are more likely to exhibit loyalty to their organisations, display higher morale, and experience fewer absences. Conversely, dissatisfaction with housing breeds absenteeism, turnover intentions, and disengagement. This trend was reflected in secondary reports where Lagos workers, in particular, described overcrowding, insecurity of tenure, and high rent as major sources of dissatisfaction, while Oyo civil servants noted frustration with deteriorating infrastructure in staff quarters.

DISCUSSION OF FINDINGS

The findings from this study establish a strong relationship between housing affordability challenges and civil servants' productivity in Oyo and Lagos States. The quantitative evidence indicated that a majority of civil servants in Lagos (70%) spend above 40% of their income on rent, whereas the corresponding figure in Oyo is 35% (NBS, 2023). This high rent-to-income ratio supports existing literature that identifies unaffordable housing as a critical burden on Nigerian households, particularly civil servants who earn fixed salaries (Ezennia & Hoşkara, 2021; Richards, 2025). The implication is that Lagos workers experience more financial strain, which translates into lower morale and diminished workplace performance. The data on commuting further reinforce this conclusion. Secondary reports show that nearly 70% of Lagos civil servants commute more than two hours daily compared to only 20% in Oyo (World Bank, 2021; Lagos Bureau of Statistics, 2022). This long travel time not only increases lateness but also results in fatigue and reduced cognitive concentration during working hours. In Oyo, shorter commutes partly cushion productivity losses, but the persistence of affordability constraints ensures that the problem remains significant. These findings highlight commuting as both a housing and transport challenge that directly affects productivity.

The issue of housing satisfaction also emerged as a determinant of productivity. Whereas 44% of Oyo civil servants expressed satisfaction with their housing, only 26% of Lagos workers did so (UN-Habitat, 2020; Adejumo, 2022). The lower satisfaction levels in Lagos reflect the mismatch between civil servants' income and the city's high-cost housing market. Literature confirms that workers dissatisfied with housing arrangements often demonstrate higher absenteeism and lower organisational commitment (Akinyemi & Aluko, 2023). This pattern aligns with the study's quantitative results, where Lagos workers recorded higher proportions of low and very low self-reported productivity compared to their Oyo counterparts. In Lagos, housing supply is skewed toward middle- and high-income earners, while civil servants depend on volatile private rental markets (Olotuah & Akinbamijo, 2021). In Oyo, staff quarters exist but are often dilapidated and unattractive for use, forcing workers to rent in distant neighbourhoods. These conditions explain why housing affordability challenges are not only financial but also structural, shaped by policy gaps and infrastructural neglect.

Finally, the correlation analysis underscored that housing affordability has a statistically significant impact on productivity: rent burden (r = –0.61) and commuting time (r = –0.57) were negatively correlated with productivity, while housing satisfaction was positively correlated (r = 0.64). This confirms the assertions of Efficiency Wage Theory, which posits that employees' productivity is directly influenced by their welfare conditions, including housing. The findings are also consistent with Maslow's hierarchy of needs, which suggests that unmet housing needs undermine motivation and higher productivity. Overall, the study demonstrates that housing affordability challenges reduce civil servants' efficiency, punctuality, and organisational loyalty, with stronger effects in Lagos than in Oyo. By drawing on both quantitative and qualitative evidence, the findings reveal that addressing housing constraints is not merely a welfare concern but a productivity strategy essential for enhancing public sector performance in Nigeria.

CONCLUSION

This study examined the effects of housing affordability challenges on the productivity of civil servants in Oyo

State and Lagos State, drawing upon secondary quantitative and qualitative data. The findings reveal that housing affordability remains a persistent structural problem with direct implications for public service delivery. Quantitatively, the results show that a significant proportion of civil servants, particularly in Lagos, spend more than 40% of their income on rent, far exceeding the affordability benchmark of 30%. This rent burden, coupled with long commuting hours, contributes to lateness, absenteeism, fatigue, and diminished concentration at work. In Oyo State, although the burden is less severe, inadequacies in government-provided housing and the dilapidated state of staff quarters still undermine worker morale and efficiency.

Qualitatively, evidence from policy reports and existing studies underscores that housing stress creates financial insecurity, dissatisfaction, and low organisational commitment among civil servants. The inadequacy of targeted government housing policies has forced many workers into unfavourable private rental arrangements, exacerbating housing-related stress. The analysis also confirmed that housing satisfaction has a positive relationship with productivity, while rent burden and commuting time are negatively correlated with efficiency. In sum, housing affordability is not merely a welfare issue but a fundamental determinant of civil service productivity. The study demonstrates that the challenges faced by civil servants in Lagos are more acute due to higher urban housing costs and longer commuting times, while Oyo workers experience less severe but still significant constraints. Addressing these issues is essential to improving not only workers' well-being but also the efficiency and effectiveness of government institutions.

RECOMMENDATIONS

Based on the findings, the following recommendations are proposed:

1. State governments should expand affordable housing schemes targeted specifically at civil servants. Public–private partnerships (PPPs) can be leveraged to develop medium-cost housing units within proximity to secretariats and major government offices.

2. Existing staff housing facilities, particularly in Oyo State, should be rehabilitated and modernised, while new quarters should be constructed in both Lagos and Oyo to reduce reliance on costly private rentals.

3. Mortgage access and subsidised housing loan schemes should be created through civil service cooperatives and housing boards. This will ease access to decent accommodation without placing excessive financial strain on workers.

4. Urban and housing policies should be coordinated with transport planning to reduce commuting times. Investment in reliable public transportation systems would complement housing interventions, especially in Lagos where commuting is a major productivity barrier.

5. Civil service wages and housing allowances should be reviewed periodically to match inflation and urban housing market dynamics. This would help workers cope with rising rent costs and improve morale and productivity.

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