

Civil Servants Housing Affordability Challenges in Port Harcourt Metropolis Nigeria

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Abstract: - The decision to afford and dwell in quality and sky priced housing anchored on socio-economic eminence which remains a key determinant for standard of living, household prospect and caused by urban growth, over population, and competition for spaces in developing nations. In third world countries such as Nigeria, it also addresses income dissimilarities among the urbanites and civil servants and grants the opportunity to adequate, quality, harmless, satisfactory and worthwhile housing. Despite the fact that there are several cynicisms just before housing practitioners and authorities in providing standard and affordable housing for the various income classes, this research has none the less discovered the prevailing substantiation of its usefulness in providing affordable housing among the income class and accordingly diminishing the wide spread and inhabitation of slums or unacceptable houses. The sampling of 1200 civil servants had exposed a confident statistical relationship concerning affordability of quality, safe and adequate housing among civil servants of dissimilar income and socio economic appearances. The results from this investigation designate that challenges of affordable housing is commonly found among the civil servant since it beaoned on challenges such as housing price (4.69), house pattern and package (4.59), resident's financial poverty(4.56),shantytown and squatters community(4.44) while Household size ($r = .224$, $p > .05$), Transportation ($r = .217$, $p < .05$), Non-housing expenses: ($r = .265$, $p < 0.5$) geographic location ($r = -.053$ $p > .05$) the research also considered as the improvement solution for housing affordability among the civil servants. The study highlights the need for Nigeria government, housing practitioners and other authorities assigned with the obligation of providing standard and affordable housing for the civil servants to develop more houses that civil servants can afford to populate or access without any loan from financial institution or other impediments.

Keywords: Challenges, Housing, affordability, civil servants and Port Harcourt

I. INTRODUCTION

The affordability of comfortable and innocuous housing in sub-Saharan African compasses large deal, expenses or monetary guarantees that, in utmost circumstances, will linger to determine household standard of living, contact to prospects and affordability of quality houses that classified our contemporary cities into different densities or income group. Investigation of this affordable standard housing may disclose a countless pact about the challenges, improvement

measures, processes and the will power of a nation's government to make quality houses accessible or affordable for all income class. Additionally, the unpleasant perpetual effect that huge resources have on affordability of liveable housing makes an understanding of the sky priced houses uninhabitable by some urban residents or civil servants particularly the low and medium group and as well imperative for the establishment of vigorous administration that can activate affordable housing schemes in the third world countries like Nigeria (field survey 2019).

In Nigeria, standard and quality housing has observed uncompromised increase of financial resources for the past 30 years. The high cost of land for various economic developments, poor legislative framework on affordable housing, public and national issues have elicited, amongst others, enormous challenges and problems to the affordability of adequate and quality housing for the various income group. As the human populace continue to increase rapidly, the development of affordable housing and its arrangement continue to be sluggish. This has occasioned the perpetual inhabitation of obsolete, dilapidated and deteriorated housing by the civil servants or residents. However, the indices of sky priced contented housing are instigated by cumulative cases of different economic activities competing for spaces, poor governmental system of budgeting for housing development, unsatisfactory income, poor health and uncomfortable welfare or pitiable salary structure of the households (field survey 2019). Similarly, [1] look at housing affordability in Idah local government of Kogi State using a structured questionnaire method. After rigorous examination, the study established that a higher proportion of the residents devote more than 30% of their monthly finances towards housing. However, their study also clinched that the countless population of the area cannot pay for quality housing whereas many people spend not unbiased 30% but over 50% of their monthly salary on housing which is cost-challenging. According to them, the burden or cost challenges portrays contrary effect on the resident living conditions as unsatisfactory income is left to take care for other basic or fundamental necessities like food, clothing, and medical bills and many to mention. While examining challenges of housing affordability, [10] researched the effects of income disparity and other demographic characteristics on housing prices

across San Francisco. The study revealed that income is never a determinant of housing prices while housing and demographic characteristics always impact housing costs. In furtherance, the authors maintained that the analysis varies from the prevailing works as a result of research limitations as the study inferences was significant in the framework of housing availability and cost. That income variation within San Francisco region lingered to some extent and the effect on increasing housing costs continue to be essential for decision architects in search of a way to address urban housing affordability calamity.

Systematically, [13] applied constructed adorability measures on the value-at-risk concept to research the entire dissemination of household income and house costs slightly than the median in Sydney Australia. Their work from 1996 to 2006 focused on the dissimilarity concerning the concepts of purchase adorability (how household borrow sufficient treasuries to purchase house) and repayment affordability (the encumbrance experienced of households while refunding the loan) in Sydney Australia. The study further deliberates on how median house-price-to-income ratio measures of affordability could be stretched to look at the whole spreading of income and house values. Their result proved that the variation between purchase and repayment affordability werenoticeable while repayment affordability worsened very important where as acquisition affordability persisted fairly unchanging.

The work of [7] gave full insight and modernized the details of housing affordability investigation in top-tier town and housing connected periodicals. The study applied 122 reviewed related literatures of housing affordability journal between 1990 to 2013. However, their analysis anchored on explanation and dimension of affordability, housing deficiency, affordable housing, effect of planning and zoning; econometric scrutiny of housing affordability; and housing policy. Their findings revealed the methodological development approach of housing affordability, its barrier and affordability measurement. In continuation, explained the environment extent and how affordability of housing and weakness of the conventional measurement were censoriously deliberated and commented.

[12]Investigated housing affordability of Federal Civil Servants in Minna utilizing the typical yearly remunerations of 200 federal public workers of different cadre. The study also exposed twelve-monthly payment prices of houses inhabited by the civil servant and made know the percentage of once a year salary consumed on housing. Their work proved that federal civil workers in mina devote about 7.3% and 23.8% of their yearly salary on housing accommodation. In furtherance, they noted that civil servants' cadre of income that reflected in the index of 0.96, stood the prominent determinant in the decision of residential housing of federal public workers. However, the authors maintained that robust encouraging connexion exist between the workers yearly salary and payment values of housing accommodation they

inhabited. Their study concluded that home title programs should be available to enable federal civil servants own houses and pay without challenges as all the civil servant intend to acquire personal houses. As their current houses proved uninhabitable with the characteristics of poor quality, small sizes, and densely populated neighbourhoods etc.

[15]Research the method of lending credit participation during the realization of approach able to measure housing affordability. Their process was initiated in mandate to tackle all associated with the physical acquisition capacity of families, considering the prevailing bank arrangements and the accessibility of housing mortgages. They also evaluate the prospective request of bank loan lending know to be capable arena of financial institution. In addition, the authors maintained that the evaluation may be observed by seeing the circumstances of housing mortgages from the major financial institutions and geometric data on the income of the inhabitants, including information of tangible estate interventions regarding the present equal of charges in the housing arcade. The study concluded that such projected measure may be of benefit to housing authorities, at the moment of housing strategies were initiated to pave way for realizing more real techniques of dislodging housing affordability challenges from a broad calculation of housing desires and chances of accessing loan in the banking scheme to involve in loaning. In the same vain,

[8] Deliberated on some facets of housing affordability with respect to families 'costs, incomes and hand picked parts of purchasing affordable housing. However, the work made available a circumstantial background for admitting the connexion between housing and affordability matters across the national, state, and local circumstances, as well as contemplating on selected possible and policy solutions on housing affordability.

[3]Viewed at the adequate and affordable housing of low-income households in New York City (NYC) United State of America. The study considered(i) the Proposal's effort on utilizing the informal segment to actualized public aims and if this is possible to come with unintentional consequences which could concentrate on the poor and improvement of stressed districts, (ii) determine the functions of non-profit making division that has been a key performer in housing programmes historically across the New York City, and (iii) the level of control a metropolitan government has on monetary powers to circumvent deleterious consequences. Their work shown that the provision of any number of accessible housing components is a positive idea, may sound irrational to accept that this involvement specifically can sufficiently handle the accommodation affordability crisis in New York city. Their work added that the disclosure of other developing difficulties as the plan is carried out for execution while the prominent distress is that via tax credits and rezoning efforts to enhance private-sector advancement, the Strategy can squall up profiting housing developers and renovates more than actually reducing the housing problems

in NYC. The work concluded that Housing affordability stood as multidimensional subject which involves a complicated tactic from federal and state governments working in agreement with local governments.

[14] Ascertain the potential claim of affordability processes together with Price-Income Ratio (PIR) for determination of initial possessed middle cost landed-housing property by the intermediate-income class in Malaysia. The authors added that many scholars have surveyed housing affordability but termed it to be among the prominent processes of a nation's socio-economy strength while the study expected that socio economic strength can motivate to the pouted familiarity and considerate on housing affordability among the intermediate -income class and variables that control the second class income resident's strength to acquire first middle-price houses across Malaysia.

[4] Look at housing inexpensive trauma in Malaysia and reconnoitre the issues controlling the housing inexpensive pressure in the midst of the bumiputera minor and medium income class or residents in Johor Bahru. The study acquired data from previous academic journals and prepared survey form. As the analysis was held with cross tabulation and Likert weighbridge through SPSS software. However, their results proved that majority of the bumiputera resident were unable to pay for or purchase a house with their monthly salary or income of RM5,000. Meanwhile the residents of bumiputera region that managed to retained quality houses only have the funds to purchase the houses at a moderate cost between RM200,001 to RM250,000 alone. The authors maintained that the issues impelling affordability of housing pressure include income pattern, household type, size, region or district, age, the percentage of housing costs and income, National Housing policy and life style. In continuance, the research concluded that housing affordability has a strong association to human condition, people's welfare and households. They also explained that affordability of housing pressure denotes a state or condition certain families that intended to buy a house devote above 30 % of their monthly revenue for accommodation price that can even have deter effect or consequences on the households daily spending.

[6] Studied the correlation between delivery of superior affordable housing and the profits to the bigger district. The study focused on the aspect of education and health but anchored on extraordinary unrestricted worry with the questions of education and health. The authors supported the momentum for making affordability of houses more than the core metropolitan issue. They explained that housing arrangement encounters are known and found to be multiplying on daily basis while the acute enemies maintained that making houses accessible for all the income class may attract no disposable assistances to the municipal, which in turn poses threat to a region property prices. The work finalized that everything about profit may be differently effective towards public deliberations on housing affordable

while the research is a spring board for further study this direction.

While considering the united state department of housing and urban development affordability directory for property holder and occupants, the national smaller income housing association accessibility catalogue for tenants (housing remuneration) and the domestic coalition of realtors reasonably priced guide for landowners. Melanie and Lucy [9] investigated housing affordability manifestations and discovered absence of capability to freely acclimatise housing affordability dealings to separate homes. In addition, their study shed more light on transportation costs, outstanding income tactic, housing market verses its affordability and other area connected to housing affordability processes. The authors maintained that subprime loan, baring and breakdown of 2007-2008 accentuated the reasons for the reassessment of ways a particular home's strength can acquire housing. As the deal required a strong direction to identify the affordability of a family and the measure of mortgage for which a family succeeds.

[5] Obtained data from fifty residents using via housing concerns questionnaires. After the research analyses and clarification of the gathered data using expressive measurements, their results established that housing policy schemes, housing loan and housing price remains the major housing problem middle-income class encounter on daily basis. The authors maintained that very much priority is required to counter all the problems which must encourage majority of the residents afford to purchase inhabitable housing property and may perhaps boost the human standard of living in Malaysia. In accumulation, their work narrated that shelter is known to be an important individual necessity. They maintained that housing demonstrate unavoidable part in populace comfort and strongly linked with physical, mental, health, education, employment and security effects of households while the study objective was to inspect how some problems of housing inexpensiveness distress general comfort.

[12] Researched the market inferences of situation of housing price to income ratio targeted for a market part by the Singapore government. The investigation applied a simple model of the housing market with respect to homeownership affordability. The findings established that when the size of the targeted sector is substantial in size, there are spill over price and crowding out effects on the non-targeted housing market facet while the practical implication anchored on political pressure of Singapore government to extend purchase and built own house affordability with the aims of growing part of the population.

II. METHODOLOGY

Equally, primary and secondary sources constitute the data acquired for this study. The primary sources anchored on site visitations, questionnaires, stakeholders interface on housing development and affordability initiatives, state civil servants

housing estate visitation and environmental observations. As secondary data source applied in the research embrace those from previous opinions and dissertation on challenges of housing affordability and interrelated areas from published and unpublished materials. The available sources of secondary information were mined from numerous references such as journals, magazines, newspapers, research work, conference/seminar, working papers, government records and reports etc while parametric statistics were used for the analysis and data was presented. However, the civil/public servants in Port Harcourt metropolis were stratified based on agency, department or ministry after which twelve department

were designated for investigation. Accurately 1,200 duplicates of research questionnaires were disseminated to the public/civil servants of different income class in twelve selected departments across the state government owner- occupant households, 1,152 signifying 91 percent were returned in Port Harcourt megalopolis. State ministries consumed the maximum number of questionnaire duplicate with 490 representing (45.%), parasatals/agency took 389 questionnaire representing (35.%) and management board consumed 273 questionnaire representing (20.%) of the sample size. see table 1 under).

Table 1: the sampled civil/public servants and populations

S/N	State Civil Service	Department/Agency	Population	Sample size	%
1	Ministries	Ministry of transport	91	60	5.00
2		Ministry of Housing	1,012	102	7.00
3		Ministry of Finance	1,400	150	14.00
4		Ministry of health	1,685	178	19.00
5	Parastatals	Collage of technology	1,250	130	11.00
6		Polytechnic	120	65	6.00
7		University	1,325	120	10.00
8		Environmental Sanitation	138	74	8.00
9	Management Board	Pension Board	205	48	3.00
10		Board of Internal revenue	500	100	8.00
11		Hospital management	165	80	5.00
12		Schools Board	83	55	4.00
	TOTAL		8,014	1,152	100.00

Researcher’s survey 2019

Identification of civil servants Housing Affordability Challenges in Port Harcourt Nigeria

Nine challenges of quality housing affordability of civil servants or residents (low, medium and high) were identified from the research. The challenges were appraised on a 5opinion likert measure of significant ascending from 1 to 5, where 1 demonstrated very slight challenge and 5 very server challenges with the highest mark. The maximum mean assessment or very severe challenge signifies the crucial challenges of civil servant on quality housing affordability. The mean (x) was acquired by sharing the overall answer for any of the challenges by maximum values achieved. The mean of each is 2.2. Conversely, in this study the mean of 2.95 was employed as a workbench for accepting or declining any of the challenges by the investigator .The challenges with a mean score of 3.2 or directly above are held as a major and extremely accepted challenges militating against acceptable housing affordability. This is founded in Nwankwo (1999) adopted by ubani et al. (2017), who noted that scholar sought to set up a mean bench mark above the scale. However, the

mean value (x) was then graded in direction of prominence from the utmost to the lowermost (i.e. 1st to 10th).

III. RESULTS AND DISCUSSION

Result

Employing the mean value achieved from the measure of prominence, 9 challenges were determined as the critical challenges of quality housing affordability experience by the civil servants. This is available on table 2. Housing price topped the critical and significant challenges influencing the affordability of quality housing among Port Harcourt civil servants or residents with a mean value of 4.69.This suggests that most of the residents do not afford to dwell in quality houses, rather continue to encourage, develop and dwell in shantytowns or a suburb zone that endangers the health of their households as they struggle to make some monetary savings from their salaries and mortgages to own safe and inhabitable housing. A strong reason why the various income components of the society subject their households to perpetual hardship to access micro or macro loans to escape squatter settlement and relocate to the areas were they own

and dwell in quality houses as soon as financial institutions grant their loans. The state civil servants housing affordability challenges was diligently monitored in direction of classification by housing pattern and packages (4.56) and residents financial poverty, knowing the existing pitiable

salary arrangement in the country, residents or civil servant are ready to deprive their households some expenses or service to afford quality houses via loans to discharge or quiet neighbourhoods engulfed by slum, shanty and squatters settlement.

Table 2: Challenges of Housing Affordability in Port Harcourt Settlement

S/N	Housing affordability Variables	Ranking	Mean ± SD	Observations
1	shantytown and squatters community	4 th	4.44± 0.85	Very common
2	residents financial poverty	3 rd	4.56± 0.83	Very common
3	housing loan/poor savings	5 th	4.55± 1.22	Very common
4	high cost of community facilities	8 th	4.00 ± 1.00	Very common
5	Cost and disaster of transportation	7 th	4.04 ± 1.18	Very common
6	Housing overpopulation	9 th	3.77± 1.45	Very common
7	demolition of shanty buildings	6 th	4.35± 1.31	Very common
8	housing price	1 st	4.69± 0.86	Very common
9	housing pattern package	2 nd	4.59± 0.96	Very common

Researcher's Survey 2019

Housing affordability challenges such as resident's financial poverty and shantytown and squatters' community also deter majority of the civil servants or residents from affording a harmless and comfortable housing in Port Harcourt region. Other housing affordability challenges such as housing loan/poor savings and demolition of shanty buildings also avert people. Both challenges vigorous in the middle of 4.55 to 4.35 mean value. Some of the challenges observed by the residents or civil servants as being the least or minimum but accepted challenges of affordability housing include cost and disaster of transportation (4.04), high cost of community facilities (4.00) and Housing overpopulation (3.77) which ranked 9th, 8th, and 7th individually. The findings this investigation made available uphold the work of Baqutaya et.al (2016) who established that housing policy schemes, housing loan and housing price remains the major housing problem middle-income class encounter on daily basis while very much priority is required to counter all the problems which must encourage majority of the residents to afford to purchase inhabitable housing property and boost the human standard of living across Malaysia. Katrin and Anacker (2019), who made available a circumstantial background for admitting the connexion between housing and affordability matters across the national, state, and local circumstances, as well as contemplating on selected possible and policy solutions on housing affordability.

Improving Residents Opportunities for Housing Affordability across Port Harcourt

In Nigeria, household size, geographic location, transportation cost, and non-housing related expenses were the significant factors that will increase residents housing affordability in Port Harcourt metropolis. The relationship was corroborated via Spearman's rho correlation coefficient.

Household size: The investigation on household size and housing affordability was found robust in Port Harcourt metropolis with ($r = .224, p > .05$) See Table 3 for details. From the analysis, reduction or minimizing of family or household population will increase household opportunities of savings as well as increase the opportunities of housing affordability. However, significant relationships exist between controllable family population and saving some of the pitiable civil servant salary structure and their ability to afford acceptable housing for habitation.

Transportation: The examination on the relationship between housing affordability and cost of transportation demonstrated correlation coefficient of ($r = .217, p < .05$). This submits that there is a strong connexion between housing affordability and cost of transportation on residents or civil servant of Port Harcourt metropolis. The more the cost of commuter the less the monthly and annual savings capacities and housing affordability of the residents. This suggests that the strength of the connection is strong. The coefficient of determination is 8.7% which designates 8.7 percent joint adjustment inferring that, the reduction in transportation cost aids to clarify about 6% increases and chances of saving more and enhanced housing affordability in Port-Harcourt.

Non-housing expenses: The study on the connection between affordable housing and non-housing expenses provided a correlation constant of ($r = .265, p < .05$) which suggested that there is adequate and positive affiliation between the non-housing expense and housing affordability of Port Harcourt civil servants or residents. This implies that the coefficient of determination is 9.15% which maintained that the reduction in non-housing expenses encourage household savings which also enhanced quicker housing affordability. The coefficient

of determination proved only 8.5% of the housing affordability in Port-Harcourt. See 3 table beneath.

Geographic location: From the analyses, the relationship between the residents housing affordability and geographical location revealed a negative coefficient of ($r = -.053$ $p > .05$). This suggests non-robust connexion between housing affordability and geographical location of Port Harcourt metropolis. This also confirmed that about 25% of Port

Harcourt geographical location is occupied by water bodies (ocean, river, stream and natural flooding) which reduce the environment that ordinarily would have accommodated housing and made it affordable for all income class. But the reverse is the case as the available table spaces or lands in the region are under competition and locked up by various economic activities and reduce the chances of housing development and cater port the prices of developed and developing housing across the densities of the region.

Improvement of Housing Affordability in Port Harcourt settlement

Housing improvement variable	Spearman rho coefficient statics	Sig.	Number
Household size	.224**	.000	1,152
Transportation	.217**	.000	1,152
Non-housing expenses	.265**	.000	1,152
Geographic location	-.051**	.043	1,152

Researcher's Survey 2019

IV. RECOMMENDATIONS

(1) Since high income class access quality housing in Nigeria and accessibility of housing is crucial for all income groups, government should make department of affordable housing or housing provision compulsory for all level of government, governmental agencies and metamorphose pension contributing scheme to housing affordability scheme which shall have legislative frame work and mandate every ministry and department to provide quality houses to their employees or civil servants on their commencement date of their work or as soon as they are posted to their duty post.

(2) Since civil servants in Nigeria could not afford to access and settle in quality houses without the intervention of government, housing practitioners and authorities' assigned with the obligation of providing standard and affordable housing for the various income classes. The concerned authorities should develop more affordable and quality houses that civil servants can afford to populate or access without loan from financial institution and other impediments to encourage rapid eradication of shanty, slums and squatters settlement inhabited by many civil servants especially the low and medium income class in country.

V. CONCLUSION

The civil servant housing affordability challenges in Port Harcourt metropolis Nigeria were carried to identify the peculiar challenges in Port Harcourt province. The findings from the research shown that the housing affordable challenges comprises cost and disaster of transportation, high cost of community facilities, housing overpopulation, housing loan/poor savings, demolition of shanty buildings, resident's financial poverty, shantytown and squatters' community, housing price and housing pattern and packages etc. are experienced by almost all the state civil servants in Port Harcourt urban. In determination of housing affordability

solutions or way out, it was considered that household size, geographic location, transportation cost, and non-housing related expenses stood as the improvement measures. Nevertheless, It is the candid opinion of this research to endorse that since civil servants in Nigeria who could not afford to access and settle in quality houses without the intervention of government, housing practitioners and authorities' assigned with the obligation of providing standard and affordable housing for the various income classes, should develop more affordable and quality houses that civil servants can afford to populate or access without loan from financial institution and other impediments to discourage and eradicate the growth of shanty, slums and squatters' settlement inhabited by many state civil servants in the country especially the low and medium income.

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