THEORETICAL ISSUES IN HOUSING AFFORDABILITY, QUALITY AND SATISFACTION IN EKITI-STATE, NIGERIA

Akinluyi M. L.[1], Awe F. C.[2], Adeleye O. O.[3], Oso O. M.[4] and Taiwo A. A.[5]

[1,4&5]Department of Architecture, Afe Babalola Univerty (ABUAD), Ado, Ekiti- State, Nigeria
[2]Department of Architecture, Federal University, Oye-Ekiti (FUOYE), Nigeria
[3]Department of Architecture, Joseph Ayo Babalola University (JABU), Ikeji-Arakeji,
Osun- State, Nigeria.

Abstract

This paper examined the theoretical issues in housing affordability, quality and satisfaction in Ekiti –State, Nigeria. Housing gives shelter meaning to its dwellers and it is mostcostly of the family's expenditures. The dwelling quality and choice of the community or neighbourhood environment determines the amount a household is able or willing to pay for it. Through exhaustive literature review on the concept of affordability, efforts were made to review the theoretical and conceptual views from different authors by defining affordability in housing terms, ethical, economical, sociological and political contexts. This study employed primary method of data collection with the use of structured questionnaires that covered paramount issues relating to housing affordability, quality and satisfaction which were administered randomly at the selected residential environments. Six (6) geopolitical zones were identified in Ekiti-state, out of which Two (2) Local Government Areas were selected randomly from each of the (6) geopolitical zones of the state. Total numbers of 68 Questionnaires were administered systematically to the respondents. Information was collected, collated and analyzed using univariate linear model. The results revealed that respondents of different socio-economic characteristics (income levels) can actually afford their various houses (rent, built or maintenance) because they expended only 10-20% of their income on housing. However respondents were found not satisfied with the quality of housing and the residential environment they live in. This study therefore helps to develop a Theoretical framework that can inform policy on affordable housing in Ekiti State.

Keywords: Affordability, Ekiti-State, Housing, Quality, Satisfaction

1.0 Introduction

In many Countries, Housing affordability has become a commonly used concepts for summarizing the nature of the housing problem(Hulchanski, 1995).The housing affordability derived its root in 19[th]century studies of household budgets and its delivery system and qualityis one of the major problems influencing the concept of affordability in housing market. The housing delivery system is a combination of many interrelated processes which influence and are affected by exogenous and endogenous variables(Agbola&Kassim, 2008). It is the system that allocates housing to households in a giving country irrespective of class and location. It consists of production of new houses,the renovation of existing ones and the distribution of new and old houses to all consumers (Agbola&Kassim ,2008). In assessing the performance of the private sector in housing provision, it is only suitable to look at their production cost-structure, the affordability level of the populace that they are being produced for and the extent to which the financial and fiscal environments have affected their performance (Agbola&Kassim ,2008). In this analysis,cost is concerned with all categories of expenditure associated with the production of a house. The affordability level of the various household that constitute the housing consumers is determined by: the household earnings (income) their savings and especially,their marginal propensity to

savetheir savings and especially, their spending pattern and the importance attached to housing.This study examined the quality of housing that is affordable by individual users with their respective socio-economic characteristics in Ekiti-state. It will also consider various issues which are related to the problem of affordable housing such as social and economic policies within the city itself and the social problems which are themselves shaped by shortages of affordable housing. The study will also provide information on the theoretical issues in housing affordability, quality and users' satisfaction in Ekiti-state, Nigeria.

2.0 The Literature Review
2.1Definition and Conceptual Issues in Housing Affordability
Affordability has been identified as one of the major theoretical issues in housing context, an argument can be made that affordable housing is a controversial issue which it's concept warrants further investigation (Akinluyi, &Adeleye, 2013). The conceptual investigations will attempt to shed more light on the concept of affordable housing. Affordable Housing has been defined by Plymouth City Council as: 'Low cost market, and subsidized housing that will be available to people who cannot afford to rent or buy houses generally available on theopen market. According to Milligan *et al* (2004), the idea of affordable housing recognizes the needs of households whose incomes are not sufficient to allow them to access appropriate housing in the market without assistance. Gabriel *et al*, (2005) refers to the term 'affordable housing' has been used as an alternative to terms such as 'public', 'social' or 'low cost' housing. Thus, the term 'affordable housing' describes housing that assists lower income households in obtaining and paying for appropriate housing without experiencing undue financial hardship (Milligan *et al* 2004). A range of publicly or privately initiated forms of housing may meet this specification (Milligan *et al* 2007). That said, in the Australian context, there is no single accepted definition of what constitutes affordable housing (Milligan *et al* 2004, pi). In addition, Akinluyi*et. al*, (2015) defined affordable housing as appropriate for the needs of a range of low to moderate income households and priced so that low and moderate incomes are able to meet their other essential basic living costs. Affordability is defined   as the ability to back up

a desire for housing units with adequate financial resources such that other basic needs like food, transportationeducation, health, among others, do not suffer (Agbola and Kassim, 2008)**.** Housing affordability is also related to all sources of housing finance whether public or private. It can be produced, bought and sold depending on the financial status of the household (Akinluyi et. al, 2015). The production of housing requires that building materials are bought and labor is paid to assemble them. Someone must provide the finance for this process which affordability is required (Akinluyi et. al, 2015).

2.2 Theoretical Issues in Housing Affordability
Affordable housing is needed and has been viewed in various disciplines such as in the housing context, ethics, economical, sociological and political point of view. Affordable housing is a problem which comprises many interrelated and intersecting issues; all of which may be seen as sociological, economic and political context. It follows that any credible proposal in relation to lessening the problem of affordable housing must take this into account, and simultaneously address economic, political and sociological problems. The essence of these various definitionsis to help understand affordability in the housing, economic, sociological and political contexts. Below are some of the definitions given to housing affordability in different theoretical perspectives.

2.2.1 Affordability in the Housing Context
Robinson, (1979) defined housing affordability and need as the quality of housing that is required to provide housing of an agreed minimum standard for a population of a given size, household composition and age distribution. Affordable housing is also defined as 'infrastructure needs'. These needs have been elaborated in the following way: 'the changing face of population has immediate implications for every aspect of education, transport and infrastructure (Great London Authority, 2006).
Affordable housing has been viewed and conceptualized as a component of human settlement which renders tremendous services to humanity(Agbola and Kassim, 2008).According to (Agbola and Kassim, 2007) all houses are shelters but not all shelters are houses. For a shelter to be called home, it must fulfill the need and aspirations of the users. Affordable housing

must also meet the need and aspirations of the residents as well as contribute to physical, mental and social wellbeing of the people who afford them. It should be noted that every house, irrespective of its type, performs certain similar basic universal function may differ depending on the types of housing, level of services offered and the requirements of the users (Akinluyi, &Adeleye, 2013). Affordability can also be defined as the ability and capacity of households to meet their periodic Mortgage obligations without jeopardizing their health or reducing family nutrition intake. (Agbola and Kassim, 2007 cited in Agbola,2005). For housing to be affordable to low income people, it must be tailored to: total income level, housing characteristics, capacity to pay employment needs and or circumstances, purchasing power and prices of the housing unit.

2.2.2 Concept of Affordability in the Ethical Context

Affordable housing can therefore also be defined from an ethical point of view,refer to the wider problem of housing shortages being linked to problems such as poverty, crime and low wages for certain sectorial groups (Housing Essay, 2003). This ethical perspective it somewhat suspended from the analysis and the problem becomes one which is defined in terms of how certain factors such as supply, demand, resources and money shape the concept of affordability in terms of the housing sector (Housing Essay, 2003).

2.2.3 Economicaland Sociological Contextual Meaning of Affordability

Affordability can be defined in economic term as the ability of the consumer to translate his or her housing needs into effective demand (Agbola and Kassim,2008).The concept of affordable housing is particularly linked with certain social and economic problems, such as social exclusion, poverty and crime(Rugg, 1999).Economics helps us to understand how prices are determined. They are determined by the forces of supply and demand operating through the mechanism. Affordable housing from an economic point of view is a meaningless concept (Housing Essay, 2003). It is simply not a social objective for things to be affordable, rather the government should seek to promote competition in the housing market and then leave the market to its own devices. Affordable housing therefore refers to a situation where there are not sufficient

numbers of houses being built to satisfy the level of demand of all groups people (Akiluyi, &Adeleye, 2013). However, this definition does not encapsulatehow malleable this concept of affordable housing can be when it is viewed from particular standpoints.

2.3 Measurement of Housing Affordability

Measurement of housing affordability is a complex issue. For example, some households may choose to spend moreon housing because they feel they can afford it, while others may not have a choice. Traditionally, affordability has been based on a ratio of housing costs to total household income. A household paying 30% or more of its pre-tax income for housing is considered to have affordability problems. However, many researchers are beginning to use detailed spending data to assess affordability since this reflects all household spending priorities (Luffman, 2006;Pendakur, 1998;Miron, 1984).Luffman,(2006) used the expenditure approach to measure housing affordability. The author posited that using the expenditure based methodology, renters were found to be more susceptible to affordability problems. Although the majority live in affordable housing, 31% spent 30% or more of their budget on shelter.These households consist mostly of individuals living alone, those relying on government assistance, and those in low income.

Somewhat surprisingly, food and clothing expenses took up a similar proportion of the budget for all groups, regardless of their ability to afford housing. The Author, however,stated that housing policy has long used one single indicator of affordability based on the census. Using the survey of household spending, the expenditure ratio can provide a timelier and richer understanding of the concept of housing affordability. Agbola and Kassim, (2008) emphasized that, the most common measure for housing affordability is the house price income ratio, that is,how many years income is needed to purchase a house. Generally, a house price ratio of 5:1 express affordability problem while a ratio of between 2:1 and 3:1 means that a significant proportion of the population could afford housing(United Nations Centre for Human Settlement Habitat (UNCHS), 1996).

Burke, (2008), however, identified and discussed elaborately on benchmark measure of 25 and 30 percent method of housing affordability. One

rationale for the 25 per cent benchmark is based on a rule of thumb that housing costs are normally around a quarter of a household's income. This is not sophisticated evidence-based policy, but appears to have emerged from historical observation of people's housing practices and financial institutions' lending practices in the private sector.Importantly a major assumption of 25 and 30 per cent benchmarks is that rent payments have first claim on a household's budget, i.e. a public housing tenant is expected to pay at least 25 per cent of their income on rent and if this does not leave enough for other essential expenditures then that is an income not a housing problem. This assumes that housing is not a key component in any income security system, and that income supplements are the appropriate way to ensure adequate standards of living, not housing.An alternative approach to affordability is to assume that other expenditure items have first claim on the budget, and housing cost should be the residual. The principle of measurement is simple, if the necessary expenditure for all other items is identified, then what is left over is how much is available for rent. This should be how much people pay. This approach assumes that housing programs should be the instrument for addressing all income problems. The author therefore, identified two methods for broadly determining a non-shelter first measure of affordability and the methods are poverty line and budget standard.

A. The Poverty Line

Absolute poverty measures, set a poverty line at a certain income amount or consumption amount per year based on the estimated value of necessary needs for proper living (Akinluyi, 2012).The poverty line method was established to identify the level of income necessary to afford a certain minimum standard of living. It was based on a number of doubtful assumptions and, while it is criticized for not reflecting contemporary standards of living and associated costs, it is updated quarterly by the Institute of Applied Economic and Social Research at the University of Melbourne, and until recently was the only measure for evaluating the non-shelter first concept of affordability (Maher &Burke 1993).

B. Budget Standard

This method assumes that housing programs should be designed to reduce housing costs to an amount that leaves sufficient left over to cover an acceptable minimum standard of expenditure consistent with a modest budget.The method here is to identify an acceptable standard of housing expenditure as a basis for setting a general housing cost to income ratio. This might be anywhere between 15 and 30 per cent, depending on household type and location and the bundle of other household expenditures. The author concluded that, conceptualising and measuring affordability needs to be rethought. The affordability problem is no longer about social housing and rent assistance it is about how to extent affordability to a broader range of income group and about engaging with local government and the private development/building industry. Fisher, Pollako&Zebel, (2007) also explained how affordability is measuredusing Housing Affordability Initiatives Index (HAI).

2.4 Importance of Affordable Housing
According to Ajanlekoko, (2011) Affordable housing creates and account for large proportion of total employment. The construction industry is of strategic importance to national economy because just as the infrastructure industry is dependent on the national economy, so also is the national economy dependent on the infrastructure industry.Ajanlekoko, (2011) stated that the growth strategy for the national economy will automatically translate to a growth in the demand for construction outputs and Vice-Versa because of its inter-linkages with the various production industry.Because of these inter-linkages and the fact that the products of the construction industry are large and expensive, most governments use the construction industry as tool for regulating expenditure within the economy by suspending or postponing planned infrastructure projects (Ajanlekoko, 2011).

2.5 Policies Responses toAffordable Housing
2.5.1 The Right to Buy Policy
Housing Essay, (2003)referred toThe 'Right to Buy' policy as one of the policy responses to affordable housing and was introduced in 1980. The policy marked Thatcher's commitment to reject the liberal approach to social housing which had been previously advocated by Keynes and endorsed by government in the spirit of the Beveridge conception of social justice.Perhaps, therefore, Thatcher underestimated the effects that inadequate social housing can have on society at large. The 'Right to Buy' policy involved giving council house tenants' rights to purchase their

council houses, and the right generally came into force if the tenant had three years tenancy. 'Right to Buy' involved the whole spectrum of public sector houses, from flats to houses.

The 'Right to Buy' Policy produced both positive and negative effects within areas with high concentrations of Council house stock (Rugg, 1999). This problem of the concentration of affordable housing concerns among economically disadvantaged groups has been exacerbated by the fact that new developments area are not being used as efficiently as they could be (Greater London Authority, 2005).

2.5.2 Adequate Provision of Affordable Houses by Ajanlekoko, (2011)

Another policy response tothe adequate provision of Affordable houses in Nigeria was the attempt madeby the President of Association of Professional Bodies in Nigeria. Ajanlekoko, (2011) called for the establishment of construction development bank to take over the provision of adequate and affordable housing and maintenance of infrastructure Nigeria. (Ajanlekoko, 2011), however, posited that the specialized bank will be responsible to mobilize funds and other recourses required to finance the production of affordable housing and infrastructure.The bank will mobilize mainly long term funds which it can lend for construction output production outputs at lower rates of interest and longer tenures. Thereby providing appropriate finance that suit the nature of construction outputs and its production. The construction development bank is not only desirable but a necessity and is indeed overdue as the Nigerian economy and people have a lot to benefit from its establishment and operation (Ajanlekoko, 2011). Nigeria as a big county should have such a specialized based bank like construction development bank that will be responsible to finance the construction and maintenance of affordable housing for the low and middle income people in Nigeria.

2.6 Affordability,Housing Quality and Satisfaction

In determining whether individual households can afford adequate housing, there are three dimensions of affordability that needed to be consider: adequate structural quality, the specific needs of various types of housing and commuting costs. Housing quality and affordability standards can be subjective, and perceptions as well as expectations can differ widely across individuals, countries and cultures. According to Bramley, (2015)affordability is rooted in normative standards, for housing and non-housing consumption. There is a firmer basis for the housing standards, for example the quality standards for decent homes combined with the size requirements, fixtures and fitting standards for bedroom and other important spaces for the residential environment. These quality standards determine the affordability and the household level of satisfaction. There may still be issues about the cost of such standards where these vary with location, accessibility and amenities within a market area (Fisher *et al* 2009) Perceptions of adequate housing quality may also depend on socio-demographic characteristics.

In addition, high-income households may have different and higher expectations in terms of housing quality than low-income households. Satya & Kathleen, (1979) stated that theperception of housing satisfaction is a dynamic process that can evolve over time. As a result, an individual's satisfaction with housing affordability is a subjective measure for which no international definition exists to set out the good quality of an affordable house. According to Balestra and Sultan (2013), housing affordability is the main driver of residential satisfaction Neighbourhood characteristics, such as beauty, setting, access to public transport and the feeling of security, also exert a positive and significant effect on residential satisfaction. Overall residential satisfaction has an important impact on people's overall well-being.

This study, however, develops a theoretical model that established the relationship between Housing Affordability, Housing Quality and Housing satisfaction. The relationship affirmed that the affordability of housing unit by different users' socio-economic characteristicsis determined by the housing quality standard which alsodetermines theirlevel of the housing satisfaction. See Figure 1.0.
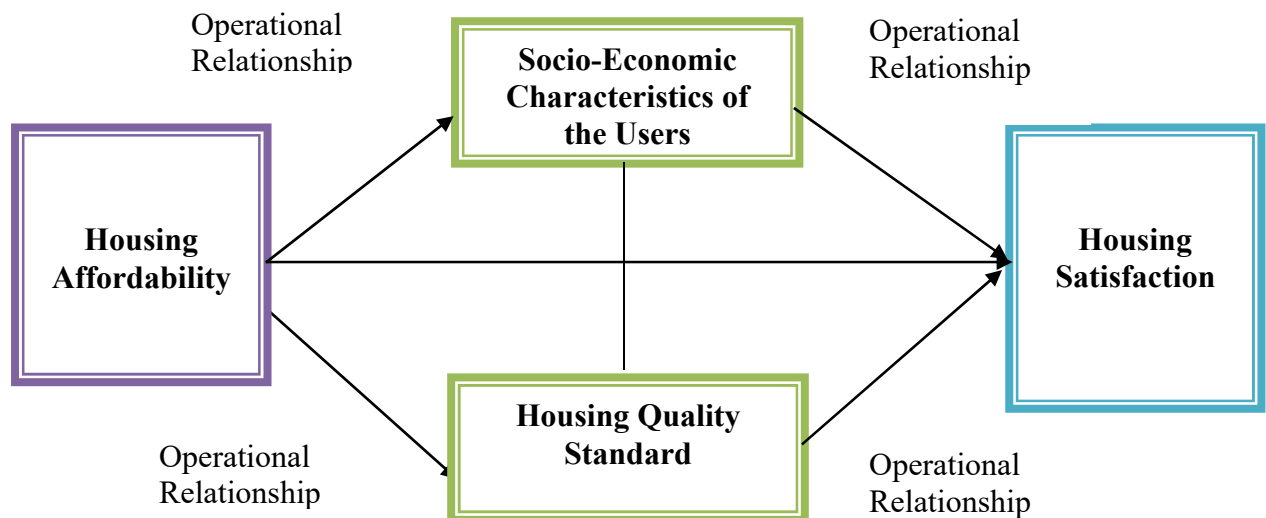
Figure 1.0: Showing the Theoretical Model of Housing Affordability, Quality and Satisfaction

3.0 The study Area: Ekiti-State

Ekiti State is situated entirely within the tropics. It is located between longitudes 40°51′ and 50°451′ East of the Greenwich meridian and latitudes 70°151′ and 80°51′ north of the Equator. It lies south of Kwara and Kogi State, East of Osun State and bounded by Ondo State in the East and in the south, with a total land Area of 5887.890sq km. Ekiti State has 16 Local Government Councils. By 1991 Census, the population of Ekiti State was 1,647,822 while the estimated population upon its creation on October 1st 1996 was put at 1,750,000 with the capital located at Ado-Ekiti. The 2006 population census by the National Population Commission put the population of Ekiti State at 2,384,212 people. Ekiti-state consists of 6-geopolitical zones which include: Ekiti Central I (Ado/Irepodun/Ifelodun),Ekiti Central II (Ijero/Efon/Ekiti West),Ekiti North I (Ikole/Oye),Ekiti North II (Ido-Osi/Ilejemeje/Moba), Ekiti South I (Ekiti South West/Ikere/Ise-Orun), Ekiti South II (Ekiti East/Emure/Gbonyin) (www.ekitistate.gov.ng/about-ekiti) (See Figure++1.1
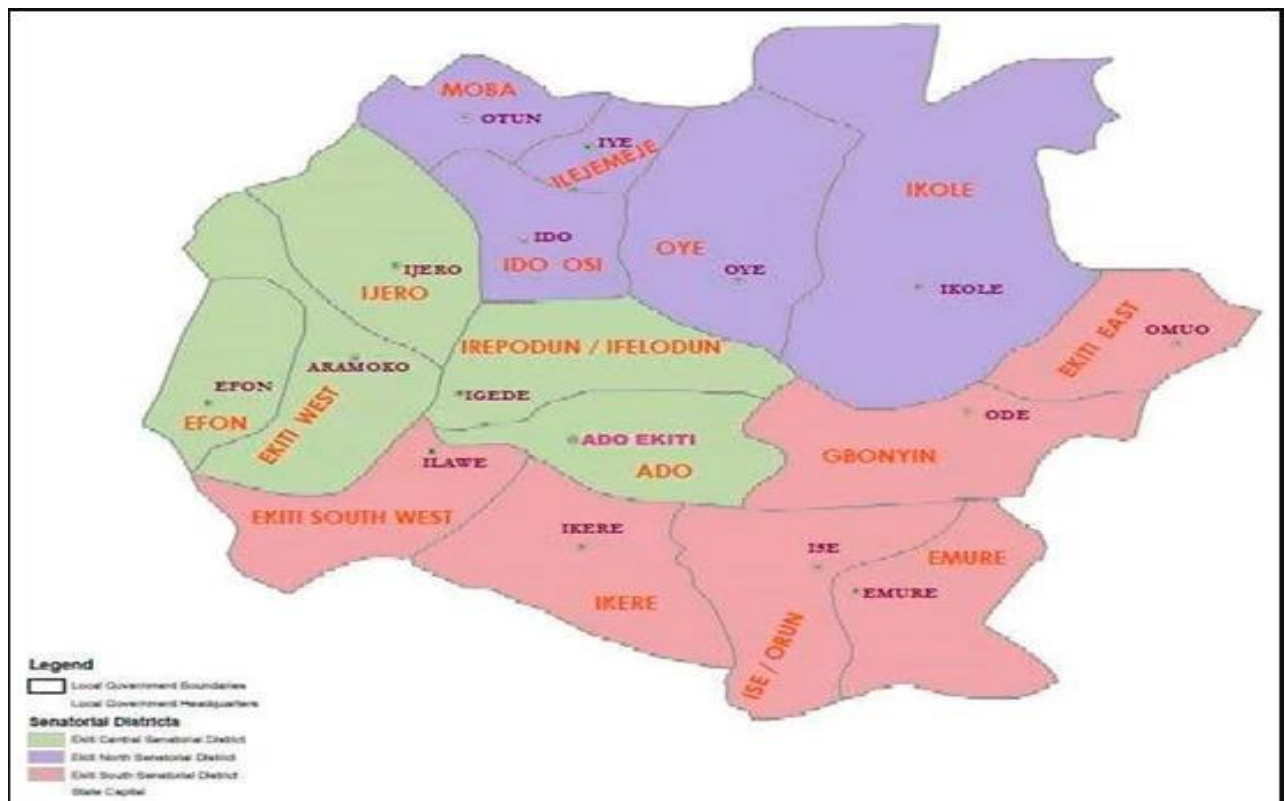
Figure 1.1: Map of Ekiti-state Geopolitical Zones

4.0 Research Methodology
This study employed primary method of data collection through survey method. Six (6) geopolitical zones were identified in Ekiti-state, out of which Two (2) Local Government Areas were selected randomly from the each of the (6) geopolitical zones of the state. The Towns sampled in Ekiti- State were Ado/Irepodun, Ijero,/Efon, Oye/Ikole, Ido/Moba, Ikere/Ise orun, Gboyin/Emure. However, respondents were also selected randomly at different quarters, Avenues, streets and communities from the identified selected towns/LGA in Ekiti state (See Table1.0).The questionnaires were administered to 10% of the 682 housing units which amounted to total number of 68 questionnaires administered to the occupants using systematic sampling. Out of Sixty Eight (68) Questionnaires administered, Sixty Six (66) questionnaires were retrieved and found useful for analysis. The data collected were analyzed using frequency distribution and percentages (See Table 1.0).

Table 1.0: Selected Study Areas

S/N	Selected LGA /Town	Selected Housing Identified	Questionnaire Distributed	Questionnaire Retrieved
1	Ado-Ekiti /Irepodun	162	16	15
2	Ijero,/Efon	100	10	10
3	Oye/Ikole	120	12	11

4	Ido/Moba,	100	10	10
5	Ikere/Ise orun,	100	10	10
6	Gboyin/Emure,	100	10	10
TOTAL	**6**	**682**	**668**	**66**

4.1 Results and Discussions

4.1.1 Socio-Economic Characteristics of the Users

The Table below shows the distribution by the socio-economic characteristics of the respondents' of the selected residential environment in the study areas. Table 1.1shows the distribution by gender, it isan evidence that majority of the respondent are Male with a percentage of 89.4% and Female having a percentage of 10.6%.The result from Figure 1.2also shows the age of respondent in the survey and it signifies that the majority are between the age of 40 and 65. No respondent is at age 18 and below also, those that are above 65 are fewer compare to the rest of the respondent except for 18 and below.In addition, Figure 1.3 displayed the marital status distribution of 66 respondents and it indicated that 90.9% of the respondent are married while only few of them are separated.

Table 1.1: Socio-Economic Characteristics

S/N	Socio-Economic Characteristics		Frequency No	Percentage %
1	Gender	Male	58.74	89.0
		Female	6.9	10.6
2	Employment Status	Employed	51.0	77.3
		Unemployed	8.9	13.6
		Retired	6.0	9.1
3	Religion	Christianity	59.9	90.9
		Islamic religion	5.0	7.6
		Traditional worshipers	0.99	1.5
4	Ethnicity	Yoruba	64	97.0
		Igbo	1.3	2.0
		Nupe	0.66	1.0
		Hausa	0	0.0

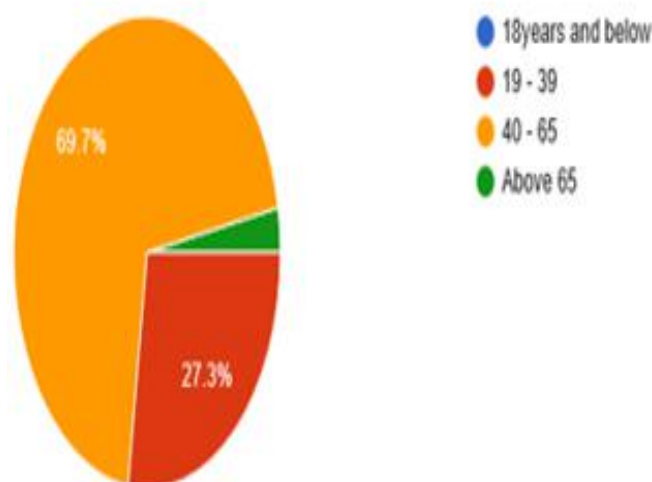**Source: Author's Field Work, 2021**
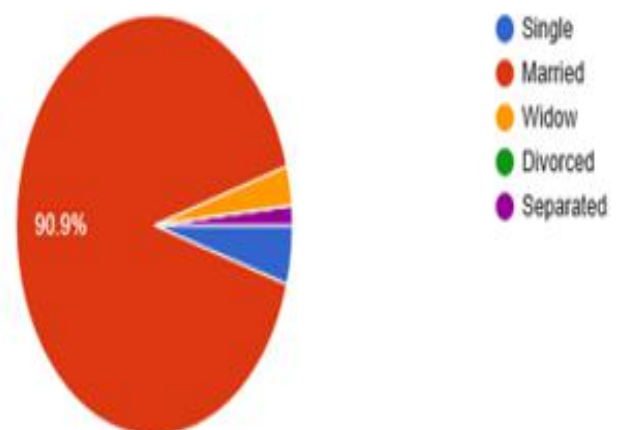
Figure 1.1: Age of Respondents

Figure 1.2: Respondents Marital Status

Moreover, Table 1.1 displayed the employment distribution and 77.3% of the respondents are employed while 13.6% are unemployed and 9.1% retired. The respondents'education status displayed in the Figure 1.2 shows that majority of the respondent has an M.Sc/PHD certificate with 51.5% and also, 42.4% has HND/BSC certificate. This shows that the least of the respondent has a Primary/Secondary certificate which implies that the entire respondents are literate. Distribution by religion in Table 1.1 also shows that most of the respondent are Christians with 90.9% while 7.6% practices Islamic religion and the rest are traditional worshipers. Table 1.1 also shows that 97% of the respondent are the Yorubas, only few

of Igbo and Nape are among the ethnic group. It is seen that none of the respondent are Hausas. Figure 1.3 shows the income level of the respondent in Ekiti state. It is clearly seen that 24.2% of the respondents received an income that ranges between 100,000 and 149,999 (Low income earners) while 12.1% respondents received an income that ranges between 200,000-299,999.The study also confirmed that most of the respondent are salary earners with 66.7% and 24.2% of them engages in Trading/Business while 9.1% has Pension as their source of income (See Figure 1.4).
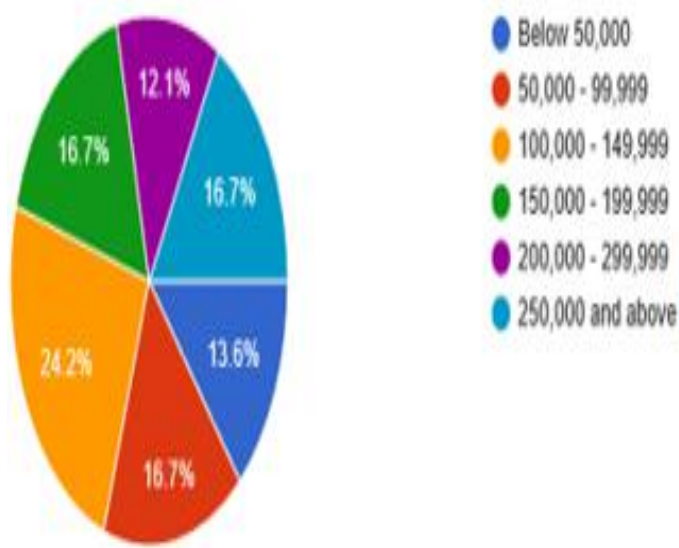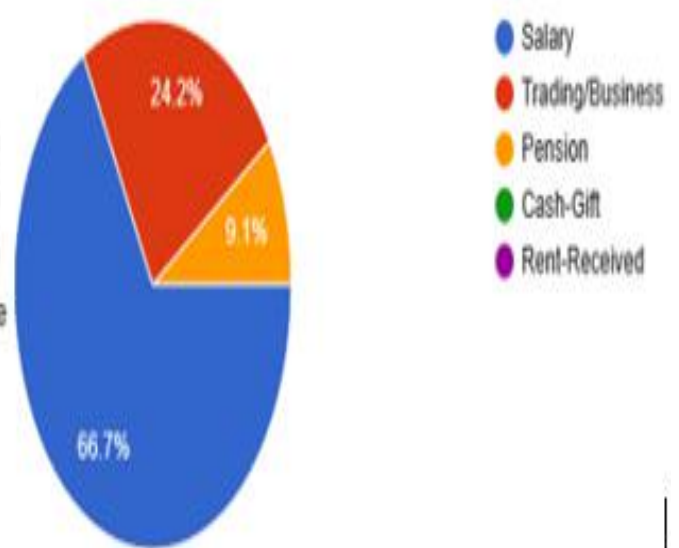
Figure 1.3: Income Level   **Figure 1.4: Sources of Income**

4.2 HOUSING QUALITY AND SATISFACTION
4.2.1 The Housing Quality
Scholars have contended that occupants' perception of living and/or working environment defines the quality of their individual lives (Andrews and Whitney cited in Ogu, 2002). This study identifies the quality of housing that the respondents of different socio-economic characteristics can afford and their extent of satisfaction with the housing quality.

Figure 1.5 shows that 59.1% of the respondents are two in a room while 28.8% are staying along in a room while 12.1% shares others to occupy the rest of the rooms.Number of persons in the household were also assessed and the result shows that 37.9% has 5 household staying together, 24.2% has 4 household staying together while 19.7% has 3 household staying together under same room (See Figure 1.6).
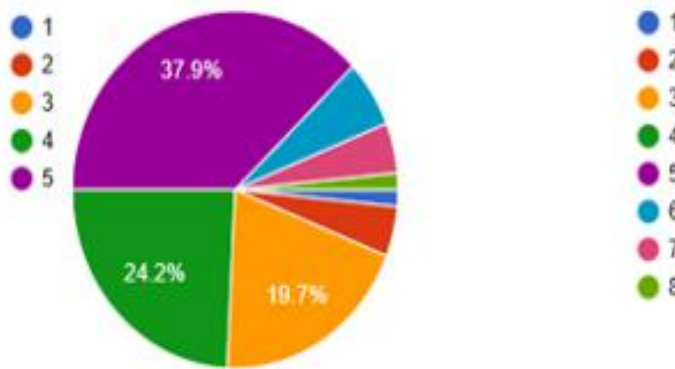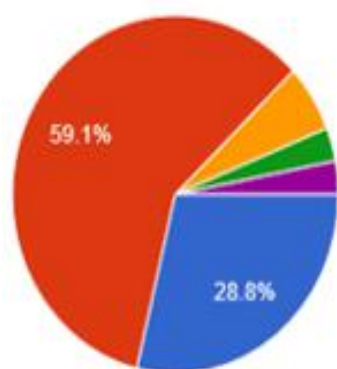

Figure 1.5: Number per Room Figure 1.6: Number of Household

Table 1.2shows that 62.1% of respondent build their present house themselves, 31.8% rented an apartment and 6.1% of them bought their present house. However, none of the respondents claimed they either Inheritted the house or received the house as a Gift from Friends and Family. The Table1.2 also shows that 43.9% of the respondents are currently staying in a 3 bedroom flat while 22.7% are staying in a 2-bedroom flat, 18.2% are staying in a 4/5 bedroom flat and 6.1% are staying in a room self-contain. Others are staying in Duplex, Semi-detached apartment, a

room and parlour self-contain, a single room and a detached apartment. In addition, Table 1.2 also shows that majority of the respondents used Cement of Sand block (about 86.4%) while others used just plastered, plastered with cement, timber or bamboo, mud, and cement block. However, 95.9% (which is the majority) used Concrete/Tiles for the flooring materials of their house and 90.9% (which is the majority) of the respondents used Corrugated Iron Sheet for the main roofing materials of their various houses.

Table 1.2: Housing Quality

S/N	Housing Quality Distributions		Frequency No	Percentage %
1	Method of Aquairing the present House you lived	Self Bought	4.0	6.1
		Self Built	40.9	62.1
		Rented Apartment	20.9	31.8
		Self Inheritted	0.0	0.0
		Gift from Friends and Family	0.0	0.0
2	Respondents' Housing	A Room Self Contain	4.0	6.1

	Types	2-Bedroom Flat	14.9	22.7
		3-Bedroom Flat	28.9	43.9
		4/5Bedroom Flat	12.0	18.2
		Duplex	1.3	2.0
		Semidetached Apartment	2.6	4.0
		A room and Palour Self Contain	0.7	1.1
		A Single Room	0.6	1.0
		Detached Apartment	0.6	1.0
3	Materials for Outside Wall	Stone	0.6	1.0
		Burnt Brick	1.3	2.0
		Tiber or Bamboo	1.9	3.0
		Mud	4.3	6.6
		Cement of Sand Screed Block	57.0	86.4
		Cement Block	0.6	1.0
4	Flooring materials	Earth or Mud	0.0	0.0
		Wood/Timber	1.9	3.0
		Concrete/Tiles	63.0	95.5
		Dirt or Strew	0.0	0.0
		Concrete Floor	0.9	1.5
5	Main Roofing Materials	Mud/Brick	0.0	0.0
		Thatched Grass/Strew	0.6	1.0
		Wood/ Bamboo	0.6	1.0
		Corrugated Iron Sheet	59.4	90.0
		Concrete Roof	0.6	1.0
		Roofing Tiles	3.3	5.0

Source: Author's Field Work, 2021

4.2.2 Housing Satisfaction

Table 1.3 shows that about 62.1% are fairly satisfied with the quality of house generally while 16.7% are satisfied, 12.1% are dissatisfied, 7.6% strongly dissatisfied and only few are strongly satisfied. This shows that most of the respondents are not satisfied with their quality of housing generally. In the same way, the quality of roof materials of the respondents are 60.6% fair, 21.2% satisfied, 9.1% dissatisfied and 7.6% strongly dissatisfied. Only few of them are strongly satisfied. This shows that most of the respondents rated the quality of the roof material fair suggesting need for better roofing materials. Moreover, the quality of wall materials are 63.6% fair, 22.7% satisfied and 7.6% strongly dissatisfied. Only few of them are dissatisfied. This study also reported that most of the respondent rated the quality of the wall material to be strongly satisfied and would need better walling material in there is opportunity for

affordability. The result also displayed that the quality of floor materials are 53% fair, 25.8% satisfied, 15.2% dissatisfied few strongly dissatisfied and only few of the respondents are strongly satisfied. This shows that most of the respondents rated the quality of the floor material to be fair and definitely would need better quality of floor materials in their various houses. In addition, the quality of Finishes, Fittings and Fixtures materials in the respondents houses are 68.2% fair, 16.7% satisfied, 12.1% dissatisfied and few of the respondents are strongly dissatisfied. This shows that most of the respondent rated the quality of the Finishes, Fittings and Fixtures material to be fair and definitely would need better Finishes, Fittings and Fixtures material. However, none of the respondents rated the quality of Finishes, Fittings and Fixtures strongly satisfied, suggesting better improvement on the quality of Finishes, Fittings material.

Table 1.3: Housing Satisfaction

S/N	Housing Satisfaction Distributions		Frequency No	Percentage %
1	How satisfied are you with the quality standard of your house generally	Strongly dissatisfied	5.0	7.6
		dissatisfied	7.9	12.1
		Fair	40.9	62.1
		Satisfied	11.0	16.7
		Strongly Satisfied	0.9	1.5
2	Quality of Roof Materials	Strongly dissatisfied	5.0	7.6
		dissatisfied	6.0	9.1
		Fair	39.9	60.6
		Satisfied	13.9	21.2
		Strongly Satisfied	0.9	1.5
3	Quality of wall materials	Strongly dissatisfied	5.0	7.6
		dissatisfied	4.0	6.1
		Fair	41.9	63.6
		Satisfied	14.9	22.7
		Strongly Satisfied	0.0	0.0
4	Quality of Floor Materials	Strongly dissatisfied	3.9	6.0
		dissatisfied	10.0	15.2
		Fair	34.9	53
		Satisfied	17.0	25.8
		Strongly Satisfied	0.0	0.0
5	Quality of Finishes, fittings and Fixtures	Strongly dissatisfied	1.9	3.0
		dissatisfied	7.9	12.1
		Fair	45.0	68.2
		Satisfied	11.0	16.7
		Strongly Satisfied	0.0	0.0
6	Number of users per room	Strongly dissatisfied	19.0	28.8
		dissatisfied	39.0	59.1
		Fair	7.9	12.1
		Satisfied	0.0	0.0
		Strongly Satisfied	0.0	0.0
7	Number of household	Strongly dissatisfied	5.3	8.1
		dissatisfied	6.6	10.0
		Fair	13.0	19.7
		Satisfied	15.9	24.2
		Strongly Satisfied	25.0	37.9

Source: Author's Field Work, 2021

The result of the Figure 1.7 shows that 40.9% are not satisfied with their houses, 39.4% are satisfied and 19.7% are not really sure if satisfied or not. Respondents were also assessed to give reason for their unsatisfactory expression. However, Figure 1.8 shows that most of the people that are not satisfied with the houses because of the low quality of housing standard.
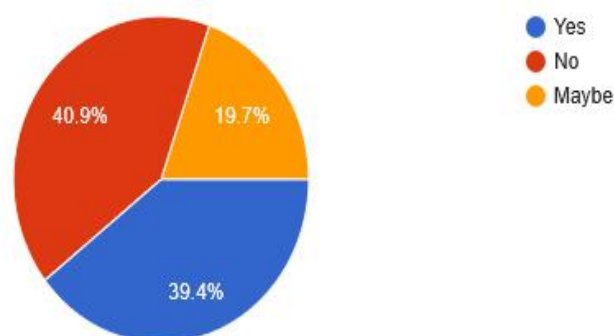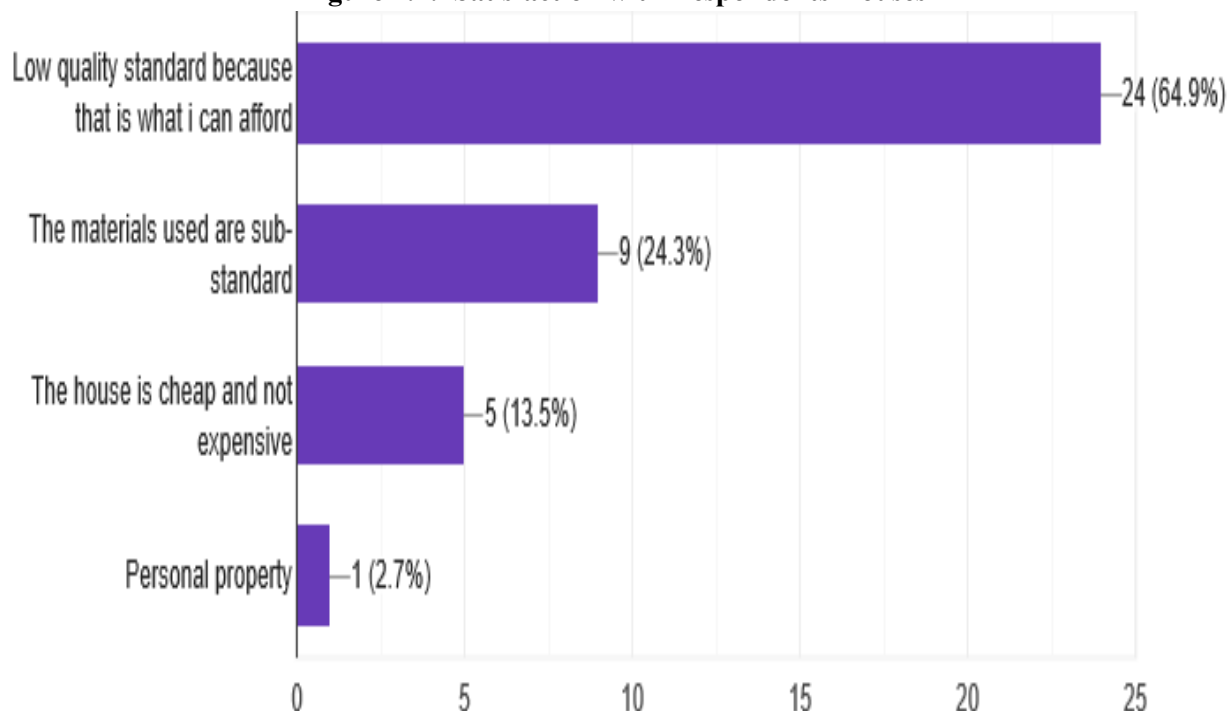
Figure 1.7: Satisfaction with Respondents Houses

Figure 1.8: Satisfaction with Respondents Houses

4.3 Housing Affordability

The 25 percent of income standard was incorporated into laws for Federal Housing Assistance Programmes in the 1960s and 1970s. However, in the early 1980s, new legislation increased the standard to 30 percent for most programmes (Hulchanski, 1995). Since then, the 30 percent of income measure has been the norm for defining housing affordability.

Table 1.4 reported the income expended on housing by the 63.6 % of the respondents and shows that only 10 to 20% of their income are expended on housing. The respondents expended 20 to 40% of their income on housing with 27.3%. Also, 7.6% of the respondents expended 40-60% on housingand 1.5% of the respondents spent 60-80% of their income on housing while none of the respondents expended between 80-100%. This implies that only 63.6% of the respondents can afford their houses. However, the law of affordability states that if the house owners spent more than 30% of their salary/income on housing that means such housing is not affordable.This is also applicable tothe percentage of income expended on Education which of course shows that the majority of the respondents 50.0% expended 20-40% of their income on education. Also, 21.2% of the respondents

expended 10-20% and 40-60% (respectively) of their income on education, 6.0% of the respondents while 1.6% of the respondents expended 80-100%. The Table1.4 also displayed

that respondent expended between 10 to 20% of their income on health issues with 74.2% and also 60-80% of respondent has the lowest income expended on health issues.

Table 1.4: Housing Affordability

S/N	Housing Affordability Distributions		Frequency No	Percentage %
1	Income Expended on housing	10-20	41.9	63.6
		20-40	18.0	27.3
		40-60	5.0	7.6
		60-80	0.9	1.5
		80-100	0.0	0.0
2	Income Expended on Transportation	10-20	6.9	10.6
		20-40	33	50.0
		40-60	15.9	24.2
		60-80	8.9	13.6
		80-100	1.0	1.6
3	Income expended on food	10-20	13.9	21.2
		20-40	33	50.0
		40-60	13.9	21.2
		60-80	3.9	6.0
		80-100	1.0	1.6
4	Income expended on Education	10-20	13.9	21.2
		20-40	33	50.0
		40-60	13.9	21.2
		60-80	3.9	6.0
		80-100	1.0	1.6
5	Income expended on Health Issues	10-20	48.9	74.2
		20-40	8.9	13.6
		40-60	6.6	10.0
		60-80	1.4	2.2
		80-100	0.0	0.0

Source: Author's Field Work, 2021
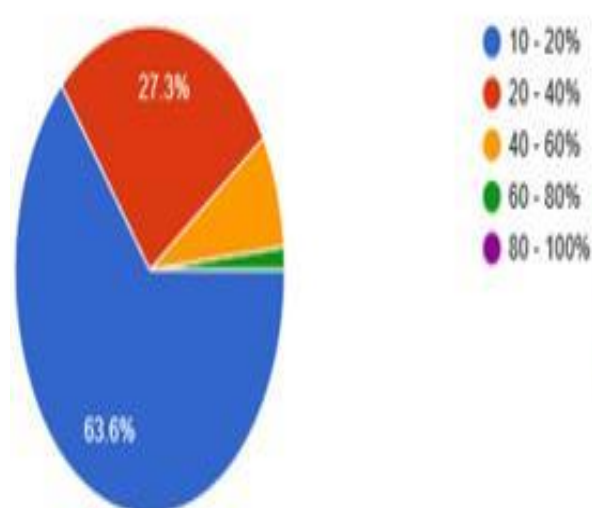
Figure 1.9: Income Spent on Housing & Other needs

Figure 1.10:Housing Affordability

Table 1.4 shows that the respondents expended 10 to 20% of their income on transportation with 10.6% which is higher compare to the percentage expended on housing. Also, it can be found that majority of the respondents spent between 60 to 80% on transportation with 50.0 % and 24.2% of the respondents spent between 40-60% of their income on transportation, 13.6% of the respondents spent between 60 to 80 on transportation while 1.6% of the respondents expended between 80-100% of their income on transportation. The Table also, shows that majority of the respondents expended 20-40% of their income on food with 50.0%. Also, it can be found that 21.2% of the respondents expended 10-20% of their income on food and similarly, 21.2% of the respondents spent 40-60% of their income on food. In addition, 6.0% of the respondents expended 60-80 on food while only 1.6% respondents expended 80-100% of their income on food.

The above Figure 1.10 shows that 37.9% of respondents can afford other bills after expenditure on house rent (or bought or built). The respondents displayed that 28.8% cannot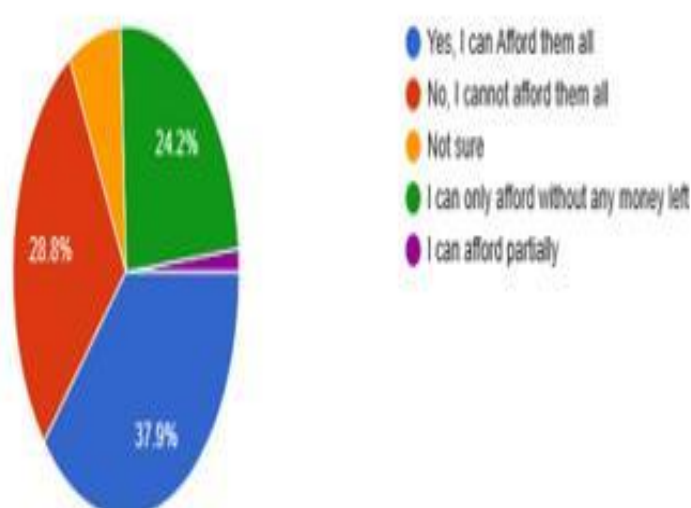 afford them all, 7.6% are not sure if they can afford them or not, 24.2% can afford them but there will be no money left and only few will afford them but partially. Figure 1.11 shows that 34.8% can afford it but other needs won't be met, 30.3% cannot afford it well, 21.2% can afford it very well and 13.6% are not sure if they can afford it or not.Imbedded in the use of an income ratio to assess affordability is the notion that housing is but one item that people need to meet their basic needs (Herbert, Hermann &Mccue, 2018). Figure 1.13 shows the problem encountered after paying house rent, maintenance and building development: The major problems encountered from the result output are that most respondents suffer from inability to pay for Educational bills (about 25.8%), provide food and transportation bills (about 16.7%). There are other problems that are encountered after paying for house rent or building of house which w be mentioned here. This, in turn, means that if housing accounts for too large a share of income there will not be enough left over for these other necessities (Herbert, Hermann &Mccue, 2018). It should be noted that, a household paying 30% or more of its pre-tax income for housing is considered to have affordability problems.
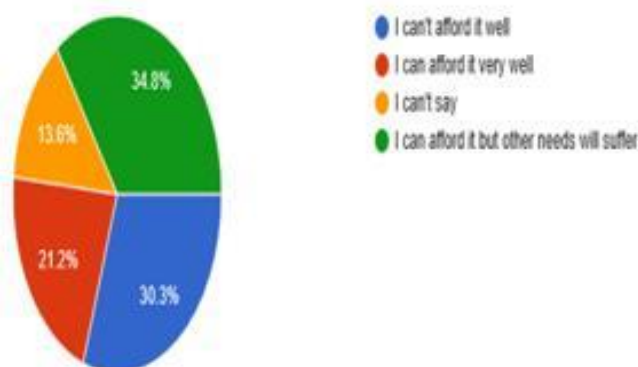
Legend (Figure 1.11):
- I can't afford it well
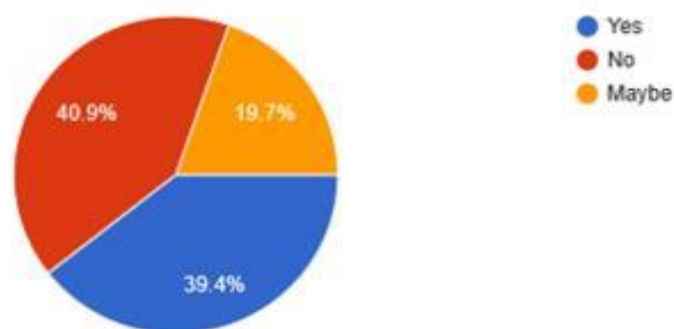- I can afford it very well
- I can't say
- I can afford it but other needs will suffer

34.8%
13.6%
21.2%
30.3%

Legend (Figure 1.12):
- Yes
- No
- Maybe

40.9%
19.7%
39.4%

Figure 1.11: Income Spent on Housing Affordability

Figure 1.12: Housing

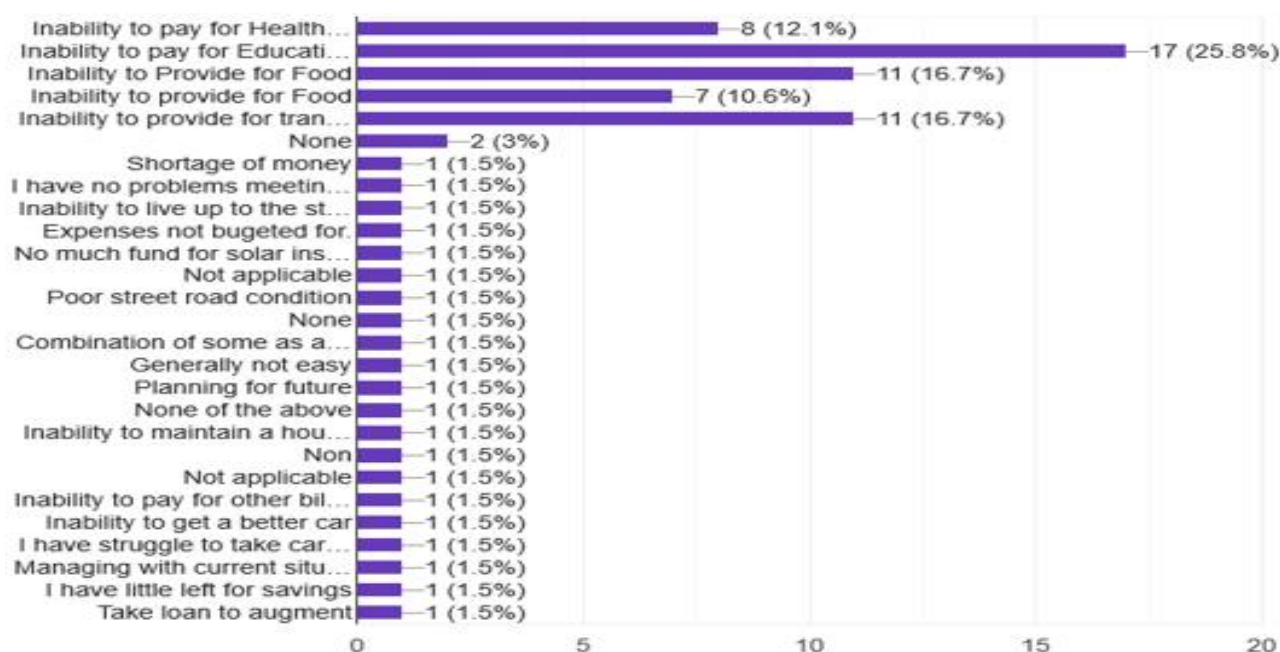| Category	Value
Inability to pay for Health...	8 (12.1%)
Inability to pay for Educati...	17 (25.8%)
Inability to Provide for Food	11 (16.7%)
Inability to provide for Food	7 (10.6%)
Inability to provide for tran...	11 (16.7%)
None	2 (3%)
Shortage of money	1 (1.5%)
I have no problems meetin...	1 (1.5%)
Inability to live up to the st...	1 (1.5%)
Expenses not bugeted for.	1 (1.5%)
No much fund for solar ins...	1 (1.5%)
Not applicable	1 (1.5%)
Poor street road condition	1 (1.5%)
None	1 (1.5%)
Combination of some as a...	1 (1.5%)
Generally not easy	1 (1.5%)
Planning for future	1 (1.5%)
None of the above	1 (1.5%)
Inability to maintain a hou...	1 (1.5%)
Non	1 (1.5%)
Not applicable	1 (1.5%)
Inability to pay for other bil...	1 (1.5%)
Inability to get a better car	1 (1.5%)
I have struggle to take car...	1 (1.5%)
Managing with current situ...	1 (1.5%)
I have little left for savings	1 (1.5%)
Take loan to augment	1 (1.5%)

Figure 1.13: Problem encountered after Housing Affordability

6.0 Conclusion

This study argues that affordability is still not fully accepted and enshrined in agreed standards, partly due to different views about how it should be measured and at what thresholds. However, this is due to lack of adequate studies that stressed the need to examine the theoretical issues or relationship between in housing affordability, quality and satisfaction in Ekiti –State, Nigeria. Through exhaustive literature review on the concept of affordability, efforts were made to review the theoretical and conceptual views from different authors by defining affordability in housing terms, ethical, economical, sociological and political contexts.

However, the problem of affordable housing seems to affect certain disadvantaged groups within society, such as the poor and disabled disproportionately. Since affordable housing is multi-faceted and should be recognized as one of the ways to improve housing condition for the masses.

6.1 Recommendations

This studyrevealed the majority of the respondents are salary earners received an income level that ranges between #100,000 and below #50,000. This income level is absolutely below the poverty line/level according to the Institute of Applied Economic and Social Research at the University of Melbourne. However, most of the

respondents are salary earners suggesting the need for the increments in salaries by both the Federal and Ekiti state governments. This will help in increasing the affordability quality and standard of the housing units by the households in Ekiti-State.

This study also revealed the quality of standard of various houses occupied by the respondents which affirmed that majority of the respondents are not satisfied with the quality standard of housing they live in terms of roofing, wall, floor, quality of finishes, fittings and fixtures. The respondents also expressed their dissatisfaction in the number of users per room. This identified problems therefore suggested as below:

1. The Government at both Federal and State levels should set up a monitoring task force that will help to supply adequate and quality standard of building materials in Ekiti-state and Nigeria in general.

2. It is however observed generally that there is high rise in price of building materials across the country most especially in Ekiti-state, Nigeria. The Government at both Federal and State should develop strategies that will totally bring down the price of the building materials which will help adequate accessibility of affordable building materials and maintenance, reduction in high rent rate and increasing the quality of life of the users.

3. Standard and low-income houses supported with adequate maintenance culture should be provided by the government of Ekiti-State for the poor and disabled residents of the state.

4. Government should mainly consult and use effective communication strategies to ensure that the hostility and suspicions that these schemes may create among existing residences are lessened.

5. Government should encourage the policy makers to test their policy responses toward the provision of affordable housing to improve the conditions of the poor.

7.0 References

Agbola, T. &Kassim, F. (2008).Conceptual and Theoretical Issues in Housing. Pp, 52-55.

Agbola, T. (2005). The housing Debacle: Inagural lecture delivered at the University of Ibadan. August.

Ajanlekoko, J. O. (2011). Construction Development Bank: A panacea for affordable housing and infrastructure development in Nigeria, 4th Annual lecture delivered at Federal University of Technology,Akure. 9th, November.

Akinluyi, M.L, (2012). Poverty and Community Initiatives in Urban Informal Settlements in the Developing World. *International Journal of Innovations in Environmental Science&Technology.* Centre for Advance Training and Research. Vol. 2, No 1, pp 97-105.

Akinluyi, M.L&Adeleye, O.O (2013). The Building Industry in the Housing Programme: Technology, Materials and Labour Towards Addressing Housing Shortage in Nigeria. *Global Journal of Arts Humanities and Social Sciences Vol.1, No 3, pp.58-70, September 2013Published by European Centre for Research Training and Development. (www.ea journals.org).*

Akinluyi, M. L and Nasamu, R.O.(2015). Housing Finance, Rent Control and Housing Subsidy: A Means of Housing Delivery System in Ado-Ekiti, Nigeria. Responsive Built Environment. *In: Bioye T.Aluko*, Henry A. Odeyinka, Oludolapo O Amole, Babasehinde A. Ademuleya, Oluwole P. Daramola. (Eds) of The proceedings of Environmental Design and Management International Conference (EDMIC, 2015), 9th-12th March, 2015, Obafemi Awolowo University Ile-Ife Osun State, Nigeria, 247-255.

Bramley, G. (2015).Affordability Criteria For Mortgage Lending: Household Panel Survey Evidence And Emerging Regulations In the UK'. *EMF-ENHR Seminar on Housing and Mortgage Markets, Brussels, 30th -31st of March 2011*

Fisher, L., Pollakowski, H., & Zabel, J. (2009), 'Amenity-based housing affordability indexes', Real Estate Economics. 37:4, 705-746.

Gabriel M, Jacobs K, Arthurson K, Burke T and Yates J (2005) Conceptualising and measuring the housing affordability problem, National Research Venture 3: Housing affordability for lower income Australians Research Paper No. 1, Australian Housing and Urban Research Institute.

Balestra, C. and J. Sultan (2013), "Home Sweet Home: The Determinants of Residential Satisfaction and its Relation with Well-being", OECD Statistics Working Papers, 2013/05, OECD Publishing.
http://dx.doi.org/10.1787/5jzbcx0czc0x-en

Burke, T. (2008). Measuring Housing Affordability. Swinburne Monash (AHURI) Centre, Swinburne University of Technology.
Geelhoed, B. & Hobbs, J. (1992). Margaret Thatcher: In Victory and Downfall, 1987 and 1990. Publisher: Praeger. Place of Publication: London.

Greater London Authority, (2005). Housing in London: The London Housing Strategy Evidence. Publisher: Greater London Authority. Place of Publication: London.
Herbert, Hermann &Mccue, (2018). Measuring Housing Affordability: Assessing the 30 Percent of Income Standard September
Housing Expenditure-to-Income Ratio." Housing Studies 471-491.

Hulchanski, J. D. (1995). The Concept of Housing Affordability: Six Contemporary Uses of the

Housing Essay, (2003). Free Essays -Housing Essays: Affordable Housing in London - Who Really Wants It. Uks Original Provider of Custom essays.
Luffman, J. (2006). Perspectives on labour and income: Measuring Housing affordability Vol. 7 No 11. pp 613-1563.
Maher, C. & Burke, T. (1993). Informed Decision Making, Longman Cheshire, Sydney.
Miron, R. (1984). *Housing Affordability and Willingness to Pay*. University of Toronto.Centre for Urban and Community Studies. pp 153.
Milligan V, Phibbs P, Fagan K and Gurran N (2004) A Practical Framework for Expanding

Affordable Housing Services in Australia: Learning from Experience, Final Report No. 65, Australian Housing and Urban Research Institute.
Milligan V., Phibbs P., Gurran N. and Fagan K. (2007). Approaches to Evaluation of Affordable Housing Initiatives in Australia, National Research Venture 3: Housing affordability for lower income Australians Research Paper No. 7, Australian Housing and Urban Research Institute.
Ogu, V. I. (2002). Urban residential satisfaction and the planning implications in adeveloping world context: the example of Benin City, Nigeria. International Planning Studies, 7(1), 37–53. https://doi.org/10.1080/13563470220112599.
Pendakur, K (1998). "Consumption poverty in Canada, 1969 to 1998." 2001. *Canadian Public Policy*. Vol. 27, no. 2: 125-149.

Robinson, R. (1979). *Housing Economics and public policy*. London: The Macmillan Press Ltd.

Rugg, R. (1999) Young People, Housing and Social Policy. Publisher: Routledge. Place of Publication: London.

Satya Brink and Kathleen A. Johnston Housing Satisfaction – The Concept and Evidence from Home Purchase Behavior, (Home Economics Research Journal, July 1979, Vol. 7, No. 6) https://onlinelibrary.wiley.com/doi/pdf/10.1177/1077727X790070060.

United Nations Centre for Human Settlement (Habitat), (1996).*The City Summit.* Habitat II, Istanbul, Turkey, June 3-4, 1996 Nairobi, Habitat.