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Assessment of the relationship between housing quality and income in urbanizing city of Ado-Ekiti, Nigeria

Foluso C. Awe [1, *], Albert B. Adeboye [1], Muyiwa L. Akinluyi [2], Francis O. Okeke [3], Sunday U. Yakubu [1] and Folahan D. Awe [4]

[1] Department of Architecture, Federal University of Oye -Ekiti, Oye- Ekiti Nigeria.
[2] Department of Architecture, Bamidele Olumilua University of Education, Science and Technology, Ikere Ekiti, Nigeria.
[3] Department of Architecture, University of Nigeria Nsuka, Nigeria.
[4] Department of Economics, Ekiti State University, Ado Ekiti, Nigeria.

Abstract

The study focused on the connection between the standard of housing and household income in Nigeria's Ado-Ekiti. The population of Ado-Ekiti is expanding and includes a wide range of socioeconomic categories. The study adopted a primary method of data collection, respondents who are landlords or the oldest tenants were selected randomly to give answers to 1500 structural questionnaires distributed in the study area, and a total of 1311 responses were obtained. The study was categorized into three zones: Urban Core, Transitional and Peri-phery. The variables and data were captured with statistical tables. The study found out that 62% of respondents in the Urban Core earn less than the minimum wage as against 9.05 in the Peri-phery. Also, in the Core Area, 37.3%, 40.0%, 34.6%, 32.2%, 32.9% and 47.5% of roof, windows, doors, walls, floors and ceilings respectively were bad. The hypothesis formulated is that there is no significant relationship between housing quality and income level. Using Pearson Product Correlation shows that r-value (0.530) is higher than the r-tabulated r-value (0.195), this indicates that there is a strong correlation between the quality of housing and residents' income levels. The study concluded that income level and fund availability will always affect the realization of good quality housing, the study recommended that strong government intervention in housing the urban poor must be improved; development agencies and private developers should go into funding building maintenance most especially at the urban core.

Keywords: Quality; Housing; Income; Urbanizing; City; Relationship

1. Introduction

Good quality housing is the desire of all, however, good quality housing is not easy to come by; it involves the provision of adequate funding. Good quality housing is a product of once income. Quality housing is a direct product of available funds. Housing affordability can be referred to as the financial enablement of an individual to pay for the total cost of standard housing, from the purchase of land, payment of professional fees to construction, its services and maintenance. The income is the amount earned as a result of labour, or services rendered or work or investments. It can also be referred to as gain or proceeds from investment. It is often measured in monetary terms. Income can be earned per hour, per day, per week and per month.

According to Okon and Ikelegu (2021), the current state of appalling housing conditions and expenses is a reality that cannot be disregarded. According to their definition, an inexpensive home is one whose price does not necessarily impair one's capacity to satisfy other basic requirements like food, clothes, and medical care. Also, Bons, Onochie, and

Nzewi (2019) opined that, low- and middle-income Abuja (Nigeria) people had a major problem affording appropriate and affordable housing/accommodation, which led them to live in squats or in areas where the expense of transportation to job prospects became intolerable. Akinluyi, Awe, Adeleye, Oso and Taiwo (2022) submitted that cost is concerned with all categories of expenditure associated with the production of a house. Okon et al. (2021) came to the conclusion that it would probably be difficult for low-income people to afford homes. Nwanekezie and Okeahialam, (2019) concluded that the main reasons why people in Uyo metropolitan prefer to live in subpar neighborhoods are poverty and unemployment. In order to evaluate the effects of funding availability on obtaining quality housing, this article examined the relationship between income and housing quality in the three zones of Ado-Ekiti, Nigeria with a view enhancing the quality of life/ well-being of the low-income group which in turn could increase their residential satisfaction. This study also provides better information relating to housing policy formulation and housing programme execution towards meeting the housing need/ aspiration of the urban poor.

2. The Relevant Literature Review

2.1. The Conceptual Issues in Housing

Housing, according to Agbola (1998), is intricately linked to more general concerns about inflation, income policy, and a bewildering array of challenging social and economic phenomena. The result of all these difficulties is an ever-increasing demand that cannot be satisfied by supply. Moreover, poverty is to blame for the housing shortage in both urban and rural areas (Ibimilua and Ibitoye 2015). According to Amao (2012), the rapid urban population growth has increased the cost of living due to rising demand for urban goods, whose supply is becoming more and more scarce every day. As a result, there is a shortage of urban land and a high cost of housing, both of which are frequently out of the financial grasp of the majority of urban households, the majority of which are also low-income. The slum district of the city is where the majority of the impoverished reside in urban areas. This is mostly due to the extremely low cost of the subpar housing there and the proximity of the neighborhoods to their places of employment.

According to Amao (2012), the cost of living has grown as a result of the rapid urban population expansion and the growing demand for urban commodities, whose supply is getting harder to find every day. Due to the scarcity of urban land and the high cost of housing, the majority of urban households, the majority of which are low-income, frequently cannot afford either. The bulk of the poorest people in metropolitan regions live in the city's slum area. The incredibly low cost of the poor housing there and the close proximity of the communities to their places of employment are the main causes of this. The low income earners who do not have gainful employment and the low income earners who do have gainful employment can be separated into two groups. The phrase "low income earner" is therefore a relative one, and in order to identify low income earners in a free market economy, one must be aware of factors such as geography, cost of living, individual work status, and spending habits. According to this definition, a low income earner is someone whose salary is insufficient to cover the majority of his fundamental necessities. Traders, craftsmen, and subordinate public servants are other low-wage earners (Onu and Onu, 2010).

A stronger demand for urban goods has also led to an increase in living expenses as a result of the urban population's fast growth. Urban land is scarce, expensive, and difficult for most urban residents to afford. Housing is also expensive and frequently in limited supply. A sizable population of individuals living on low wages and dealing with erratic work fills the metropolitan centers. This section of the urban population is undoubtedly impoverished, and they are restricted to small, inadequate, crowded, filthy, and chilly shelter, as well as an environment that is typically deteriorated. They are the urban poor, whose lives are marked by unstable food and health conditions, little or inadequate material belongings (UNHS; World Bank, Olayiwola et al.; Mabogunje; Olotuah and Onokerhoraye cited in Yoade et al, 2015).

2.2. The Concept of Housing Finance

According to Onibokun (1985) housing finance is the context of capital and aid, or capital rendered to physical planning. Therefore it is capital provided for the construction of dwelling; and as such, money provided to cover cost of acquiring land, procurement, building materials and labour cost is termed finance (Akinluyi and Nasamu, 2015). Housing finance constitutes the crux of the various housing problems in all developing countries. The need for housing finance permeates all levels of income, from site and services to sophisticated banking. Housing finance refers to the money used to build and maintain the nation's housing stock (Akinluyi and Nasamu, 2015). But it also refers to the money needed to pay for it, in the form of rent, mortgage loans, and repayments (King, 2001). The term includes all sources of funding for housing whether public or private, the quality of housing ultimately depends on the adequate and financing method of any housing development (Akinluyi, & Adeleye, 2013).

The major issue with housing, according to Ogieto (1987), is the gap between the number of families and the resources they have to pay these prices and the price and quantity of housing on the one hand. The price at which homes enter the market has a significant impact on affordability. Just a select few people can afford residences when the unit cost is unreasonably high. Okupe and Windapo (2000) assert that Nigeria has a very large disparity between income and housing costs. The low-income group has almost completely disappeared from the housing market as a result. Moreover, Olotuah (2015) notes that a lack of proper housing in Nigeria is an indication of poverty. This is the major cause of a substantial number of urban people living in high density housing and in environments that pose a serious threat to their overall health and productivity.

Low-wage workers such as factory workers, unskilled and semi-skilled construction workers, and other junior or intermediate staff members can all be found in a variety of public and commercial organizations. The majority of these employees often do not receive accommodations from their companies. They commute to and from work often, and the transport allowance they receive is insufficient to cover the cost. Along with self-employed individuals like petty traders, masons, drivers, laborers, carpenters, fitters, and others working in similar small-scale companies, low-income individuals also include farmers, fisherman, riders of commercial motorcycles, etc. Low educational attainment is another trait shared by those with low incomes. They primarily reside in slum, squatter, and extremely densely populated areas. These settings are typically of very poor quality and largely devoid of essential services (Onu et al, 2010). According to Basorun and Fadiro (2002), a sizable portion of the population in metropolitan centers is engaged in low-wage, sporadic employment, and is frequently unemployed. They make up the urban poor, whose lives are marked by substandard housing, big families, a lack of funds, and a never-ending battle for existence. The majority of federal and state housing programs from the 1990s in state capitals around the federation have been geared toward this low-income population.

Adedire and Adegbile (2018) claimed that research had revealed how the factors interacted with one another and how this had an effect on housing quality. Poor road conditions and an absence of adequate drainage were among the factors taken into consideration for neighborhood quality. Also, it might be difficult to dispose of garbage in some places, especially in isolated towns. According to Yoade, Adeyemi, and Yoade (2018), government involvement in the form of mandated rehabilitation and urban renewal initiatives might enhance the overall quality of the current housing stock and environment. The quality of life for the locals will undoubtedly increase as a result.

2.3. The Concept of Housing and Income and Affordability

Income is also an important determinant of housing and its environment and ultimately depends on empirical measures of the income elasticity of demand (Basorun and Fadiro, 2002; Akinluyi, & Adeleye, 2013). If permanent income elasticity is measured, the results are slightly higher because transitory income varies from year to year and across individuals, so positive transitory income will tend to cancel out negative transitory income. Many housing economists use permanent income rather than annual income because of the high cost of purchasing real estate.

Affordability is the relationship between household incomes and house price and rents. A household is considered likely to be able to afford to buy a home that costs 3.5 times gross household income for a single income for dual income households (Akinluyi, Awe, Adeleye., Oso. and Taiwo 2022). Affordable housing includes both social rented and intermediate housing where intermediate housing means; housing at price or rents above those of social rent but below market prices or rents (Akinluyi, & Adeleye, 2013). It can also include sub-market renting, low-cost home ownership and affordable home ownership (Amao, 2012). When affordability improves, demand should rise, but it depends on many other factors. According to Akinluyi, &Adeleye 2013), 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 its concept warrants further investigation.

2.4. Housing Policy and Programme

National Housing Policy provides solutions to Nigerians seeking homeownership and estate surveyors have tasked the government on the need to fashion out a road map towards its successful implementation (Akinluyi, & Adeleye 2013). The new National Housing Policy harped on the need to form a comprehensive roadmap that identifies the value chains, linking the sector with growth parameters such as job creation, economic expansion, infrastructural development, and poverty reduction among others. The new National Housing Policy targets development of about one million houses annually, introduction of mass housing to Nigerians irrespective of their financial status as well as the social Housing Policy that will make funds available for people in the informal sector as well (NHP, 1991). Experts had criticised the old housing policy for not addressing the issue of finance and funding of housing production, and for being silent on the government's role in properly contributing to the

According to National Housing Fund, one of the major housing policy initiatives was the Policy on Affordable Housing that was initiated in 1979 by the Sheu shagari Administration. The policy though laudable was unable to meet the nation's housing needs because it was based on the unsustainable tenet that houses will be provided by government (NHP, 1991; Akinluyi, &Adeleye 2013).

In a different view, Izam,Y.D (2006) viewed the housing programme as having a statutory duty to improve the supply and quality of housing in a particular area. It creates opportunities for people to live in homes that are affordable, good quality and in sustainable places by working with local authorities to help them achieve the housing ambitions they have for their areas (Akinluyi, & Adeleye 2013). They are also responsible for delivering existing commitments from the Housing Stimulus Programme, which continue to help deliver new homes across the country. Some work with partners delivering rural housing and support greater innovation through sustainable development, both by funding homes that are well designed and have less impact on the environment and providing expertise on a range of issues that enable our partners to build homes that help communities thrive.

Akinluyi, & Adeleye (2013) posited that housing programme suggests and renders a means for improvement on the supply and quality of housing in an area. It also makes opportunities for people to live in homes that are affordable. Some of their housing remit includes delivery of existing National Affordable Housing Programme commitments and the new Affordable Homes Programme, which includes the Affordable Rent product, Low Cost Home Ownership including the new First Buy product, Mortgage Rescue, Empty Homes, Homelessness Change, Traveller Pitch Funding and specialist or supported housing. The programme is focused on accelerating the delivery of affordable homes to help improve the condition of existing stock particularly through the Decent Homes programme (Windapo, A.2000).

2.5. Research Area

One of Nigeria's oldest cities, Ado-Ekiti is located in the southern part of the country and predates the founding of the Ewi dynasty in 1310 AD. Ado-Ekiti town has surely been around for a while, and as the year go by, there will be a large number of homes while the city center structures will be becoming older (Awe and Akinluyi, 2022). Since 1953, when Ado-Ekiti was declared to be the Ekiti division's headquarters, the town has been expanding. The town became headquarter of Ado-Ekiti local government in 1979 and in 1996 when Ekiti state was carved out of Ondo state, Ado-Ekiti became a state capital, these announcements significantly brought up Ado-Ekiti development. As a result people of different means and income status started moving into the town.

Geographically speaking, Ado-Ekiti is situated between latitudes 7°35° and 74°47° North of the equator and between latitudes 5°11° and 5°16° East of the Greenwich meridian. It has two different seasons, wet and dry, and is located in a tropical area. The 450mm total rainfall results in a 121mm mean monthly rainfall. According to the website of the Ekiti State Government, (2022) temperatures are high throughout the year with a mean monthly temperature of 24°C.

3. Material and method

This study adopted survey method of data collection. Primary method was adopted, which involved the use of structural questionnaire to obtain information relating to the identified variables. Comprehensive coverage of the entire town was essential because the study's focus was on evaluating housing quality in relation to residents of Ado-Ekiti income. Ekiti in a comparable study, Awe et al. (2022) employed three residential zones in the town of Ado-Ekiti for the study of dwelling typologies. These zones were equally adopted for this work and the three were precisely delineated to achieve effective coverage.

The three zones are as follows:

- The Urban Core, which is situated in the city's center. It has the oldest buildings in any city because it is the most traditional area in most cities. Typically, this is where a city starts and grows. With a few wealthy natives who prefer to reside in the area because of its cultural links, ceremonies, rites, and fraternity, it is primarily populated by low-income people.
- The Transitional Zone: As its name suggests, this is the region surrounding the urban core of the city. Living conditions in this area are better than in the city center. There are several instances of contemporary constructions that are located in better physical settings than the downtown area.
- The Urban Periphery: As its name suggests, this area is on the outskirts of the city. It features modern buildings and projects, as well as numerous vacant lots and houses that are still under development. The majority of the buildings in this area are residences.

The underlying presumption for the number of homes in each of these zones was that 25% of the total population resides in the urban center, 50% resides in the transitional zone, and 25% resides in the periphery zone. Structured questionnaires were used to collect the study's data. The questionnaire was designed with the intention of being as easy to complete as feasible. When landlords weren't accessible, spouses or the home's longest-tenant were targeted instead. 1500 questionnaires were distributed in total. There were 83 streets in all, 24 in the urban core, 40 in the transitional area, and 22 in the periphery. A total of 1500 questionnaires were distributed, with 375 (25%) distributed in the urban centre, 750 (50%) allocated in the transitional zone, and 375 (25%) distributed in the outlying zone. A total of 1311 surveys with percentages for the urban center, transitional area, and periphery of 78.66%, 92.23%, and 86.4% were obtained.

The following variables were considered in evaluating the relationship of the housing quality and income: Income of respondents, (INCOM), roof condition (ROOFCON), window condition (WINCON), door condition (DOOCON), wall condition (WALCON) condition of the floor (FLOCON) and ceiling condition (CEICON). The data was presented in tables based on these factors. Furthermore, a hypothesis was developed:

H_01: Housing quality and household income in the research region are not significantly correlated. The Pearson Product Moment Correlation was used to test the theory.

4. Results and Discussions

4.1. Monthly Income of the Respondents

The information on respondents' monthly income in the research region is shown in Table 1. In the urban core, 62.0% of workers made less than the current minimum wage of 30,000 naira, compared to 29.6 in the transitional zone and 8.0 in the peri-phery. Fifty three thousand naira (₦53,000) is the average salary in Ekiti state (Ekiti State Government website, 2022), the table indicated that 6.8%, 20.8% and 40.7% in Urban Core, Transitional and Peri-phery respectively earns around the average salary. The implication of this is that 87.1% of the respondent in the urban core earned less than the average salary couple with the 62% that earned less than the minimum salary, these urban core residents are under financial stress. The financial ability to attain good housing quality is very difficult to achieve.

Table 1 Income of Respondent per Month

Total Monthly Income		Zones			City Wide
		Urban Core	Transitional	Peri-Phery	
Below 18,000	Count	95	95	9	199
	% within zones	32.2	13.7	2.8	15.2
Above 18,000 but below 30,000	Count	88	110	20	218
	% within zones	29.8	15.9	6.2	16.6
31,000-40,000	Count	44	104	24	172
	% within zones	14.9	15.0	7.4	13.1
41,000-50,000	Count	30	109	20	159
	% within zones	10.2	15.8	6.2	12.1
51,000-60,000	Count	20	144	132	296
	% within zones	6.8	20.8	40.7	22.6
Above 60,000	Count	18	130	119	267
	% within zones	6.1	18.8	36.7	20.4
Total	Count	295	692	324	1311
	% within zones	100.0%	100.0%	100.0%	300.0%

Source: Fieldwork, 2021

4.2. Roof Condition

The association between household income and housing quality in the research region was ascertained using the roof's condition (ROOFCON). Leaks, coloration, degeneration, decay, and a lack of repairs were used to assess the state of the roof. According to Table 2, the roofs in the Urban Core, Transitional, and Periphery, respectively, were poor on 37.3%, 11.0%, and 6.9% of them. In the Urban Core 71.5% of the roof could not be categorized as good. This figure is corroborated by physical survey/reconnaissance of the houses in the study area. Many of the roofs are discloured and not in good shape.

Table 2 Condition of the Roofs

Roof Condition		Zones			City
		Urban Core	Transitional	Peri-Phery	Wide
Bad	Count % within zones	110	76	22	167
		37.3%	11.0%	6.8%	12.7%
Fair	Count % within zones	101	242	123	459
		34.2%	35.0%	38.0%	35.0%
Good	Count % within zones	84	374	179	685
		28.5%	54.0%	55.2%	52.3%
City ide	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021.

Moreover, Table 2 demonstrates that the urban centre had a higher proportion of substandard roofs. The result is due to age of the buildings at the Urban core, lack of maintenance and lack of adequate fiancé to repair or re-roof.

4.3. Condition of Windows

The research also, looked into the condition of the windows (WINCON) in the study area as a means of evaluating the housing quality and income. Measurements of the windows' condition took into account things like rot, cracked glass, working or non-working locks, how well they closed and opened, and the state of the frames, mullions, and sills. Table 3 shows that in the Urban Center, Transitional, and Periphery, respectively, 40.0%, 9.0%, and 3.4% of the windows were defective. The percentage of bad windows in the Urban Core is huge. The reason for this is fund. The result is an indication that large percentage of windows in the study area are not in good condition. The results are an indication of low attention to maintenance culture which is due to finance.

Table 3 Condition of the Windows

Window Condition		Zones			City
		Urban Core	Transitional	Peri-Phery	Wide
Bad	Count % within zones	118	62	11	103
		40.0%	9.0%	3.4%	7.9%
Fair	Count % within zones	100	259	113	489
		33.9%	37.4%	34.9%	37.3%
Good	Count % within zones	77	371	200	719
		26.1%	53.6%	61.7%	54.8%
	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021.

4.4. Condition of Doors

`The condition of the doors (DOOCON) was also selected as variable for evaluating housing status and income. The condition of the door leaves, frame, color, decay, opening, closing, and breakages were used to gauge the quality of the doors. Table 4 indicated that 34.6% of doors in the Urban Core were bad as against 9.8% of Transitional and 4.9% of peri-phery. The data in Table 4 demonstrates a trend where the number of bad doors decreases from the urban center to the peri-phery and the number of excellent doors increases from the urban core to the peri-phery.

Table 4 Condition of the Doors

Door Condition		Zones			City
		Urban Core	Transitional	Peri-Phery	Wide
Bad	Count % within zones	102	68	16	177
		34.6%	9.8%	4.9%	13.5%
Fair	Count % within zones	123	272	127	513
		41.7%	39.3%	39.2%	39.1%
Good	Count % within zones	70	352	181	621
		23.7%	50.9%	55.9%	%
	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021

4.5. Condition of Walls

At the zones in Table 5 the trend of conditions of the walls followed the same pattern similar to windows and doors conditions. The highest percentage of bad walls was in the urban core. Table 5 shows that 32.2%, 11.6%, 5.6% at urban core, transitional and peri-phery respectively of bad walls. Also, there is an increase of good walls from urban core of 30.5%, 53.6% transitional to 62.0% of periphery. These results clearly confirmed that in Urban Core most of the building facilities are dilapidated and with no repairs or adequate maintenance due to cost implications.

Table 5 Condition of the Walls

Wall Condition		Zones			City
		Urban Core	Transitional	Peri-Phery	Wide
Bad	Count % within zones	95	80	18	173
		32.2%	11.6%	5.6%	13.2%
Fair	Count % within zones	110	241	105	469
		37.3%	34.8%	32.4%	35.8%
Good	Count % within zones	90	371	201	669
		30.5%	53.6%	62.0%	51.0%
	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021

4.6. Condition of Floors

In order to assess the status of housing in the research region, the condition of the floor was also taken into account as a variable. The floors' qualities were assessed based on factors such deteriorating screeding or tiles, poor construction, fading tile color and a lack of repairs.

Table 6 Condition of the Floors

Floor Condition		Zones			City Wide
		Urban Core	Transitional	Peri-Phery	
Bad	Count % within zones	97	78	21	169
		32.9%	11.3%	6.5%	12.9%
Fair	Count % within zones	116	249	94	435
		39.3%	36.0%	29.0%	33.2%
Good	Count % within zones	82	365	209	707
		27.8%	52.7%	64.5%	53.9%
	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021

The pattern of the results of the floors condition exhibited similarity with the results of other building elements. According to Tables 6, there were 32.9%, 11.3%, and 6.5% poor floors in the urban center, transitional area, and peri-phery, respectively, whereas there were 27.8% excellent floors in the core, 52.7% in the transitional area, and 64.5% in the peri-phery. The result indicated that urban core exhibited the number of bad floors and lowest number of good floors. The results also corroborated the fact that poor housing has direct relationship with low income.

4.7. Condition of Ceilings

The condition of the ceiling (CEICON) also played significant role as a variable for the measurement of housing status and income. The degree of breakages, discoloration, no ceiling, age, and filth were used to gauge the ceilings' condition. Table 7 reveals that in the zones, 25.0% urban core, 55.6% transitional, and 64.5% of the ceiling were good, compared to 47.5% urban core, 12.4% transitional, and 7.1% of the ceiling that were bad.

Table 7 Condition of the Ceilings

Ceiling Condition		Zones			City Wide
		Urban Core	Transitional	Peri-Phery	
Bad	Count % within zones	140	86	23	151
		47.5%	12.4%	7.1%	11.5%
Fair	Count % within zones	81	221	92	464
		27.5%	31.9%	28.4%	35.4%
Good	Count % within zones	74	385	209	696
		25.0%	55.6%	64.5%	53.1%
	Count % within zones	295	692	324	1311
		100.0%	100.0%	100.0%	100.0%

Source: Fieldwork, 2021

At the 0.05 level of significance, Table 8 shows that the estimated r-value (0.530) is higher than the r-tabulated r-value (0.195). The naive hypothesis is refuted. This suggests that there is a strong correlation between the quality of housing and residents' income levels in the research region.

Table 8 Pearson Correlation showing the relationship between housing quality and income level of people in the study area

Variable	N	Mean	SD	r_{cal}	r_{table}
Housing quality	1311	94.24	7.65	0.530*	0.195
Income level	1311	23.58	3.76		

*$p<0.05$

This conclusion is in line with Ibimilua et al (2015) assertion that the housing shortage in both urban and rural areas is caused by poverty. Basorun and Fadiro (2012) citing Olarewaju, Onibokun and Kumuyi concluded that the lives of urban poor is characterized by poor housing conditions. In Nigeria, Olotua (2009) noted that a lack of decent housing is a sign of poverty. Youade et al. (2015) came to the conclusion that a part of the urban population is truly impoverished, inadequate, crowded, filthy, and chilly housing as well as a generally deteriorated environment by referring other experts.

The results show clearly that housing status is a reflection of income of owners or users, there is strong affinity between income and housing quality.

5. Conclusion and Recommendations

The paper had tried to juxtapose the relationship of respondents' income to the status of housing quality within the study area. With percentages of defective roofs, windows, doors, walls, floors, and ceilings of 23.4%, 33.2%, 34.6%, 32.2%, 32.9%, and 47.5%, respectively, as opposed to the periphery's 6.8%, 3.4%, 4.9%, 5.6%, and 6.5%, it is evident that housing quality in the urban centre is poor. Buildings in the urban core are typically not maintained and in poor condition. This finding is consistent with an earlier finding that the urban core's building components such as roofs, doors, windows, floors, ceilings, and walls are in appalling condition and contribute to the buildings' poor condition. This paper therefore submitted that the poor income earners are in poor quality housing, poor quality housing are dominant in Urban Core, poor income level directly reflects in poor quality housing. Any area within a town or city where there are low quality buildings are area where low income people live, low income is synonymous with low quality buildings. The study recommended strong government intervention in providing quality housing for the urban poor. Also, developers of housing should direct their attention to funding housing maintenance most especially in the Urban Core.

Compliance with ethical standards

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Disclosure of conflict of interest

The authors have no conflicts of interest to disclosure.

Statement of informed consent

Informed consent was obtained from all individual participants and respondents included in the study.

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