Housing Affordability For Low-Income Earners In Fct Abuja, Nigeria

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Abstract
The paper investigates housing affordability for low-income earners in FCT Abuja, Nigeria. The objectives of the study are to the availability of sufficient affordable housing options for low-income earners in Abuja; the accessibility of affordable mortgage options for this group; the adequacy of government intervention in providing affordable housing; and the extent of financial assistance available to low-income earners seeking housing in Abuja. However, the paper used primary data analysis, and a sample size of 388 was used after using Taro Yamane's formula and Spearman's rank correlation coefficient as the estimation techniques. The findings show that without significant changes in policy, market dynamics, and government action, low-income earners in Abuja would continue to face severe impediments to accessing inexpensive, high-quality housing. This condition not only exacerbates inequality but also jeopardizes the social fabric, potentially leading to greater homelessness, overcrowding, and the spread of informal settlements. The paper concludes that the current housing scenario in Abuja is unsustainable for low-income individuals. The combination of overpriced housing options, inaccessible mortgage facilities, and insufficient government intervention and financial support forms a severe obstacle to economic mobility and social stability. If these concerns are not addressed through specific policies and actions, Abuja's housing crisis is expected to intensify, leading to even greater socioeconomic gaps. Therefore, the paper recommends that government must extend financial assistance programs for low-income people in need of housing. This could include direct housing subsidies, rent-to-own programs, and housing vouchers to help close the affordability gap.

Keywords: *Housing Affordability, low-income earners, educational outcomes, economic stability and housing programmes.*

I. Introduction

Housing affordability remains a significant concern for low-income earners in the Federal Capital Territory (FCT) Abuja, Nigeria. The rapid urbanization and population growth in Abuja have exacerbated the housing crisis, making it increasingly difficult for low-income individuals to secure affordable housing. Recent studies highlight that the cost of housing in Abuja has risen sharply, driven by both high demand and limited supply (Ogunshakin, 2023). This has led to a situation where low-income earners often face severe financial strain or are forced to live in inadequate housing conditions.

The disparity between income levels and housing costs is stark. According to a report by the World Bank (2024), many low-income households in Abuja spend a significant portion of their earnings on housing, often exceeding the recommended threshold of 30% of their income. This situation is compounded by the fact that formal housing markets in Abuja cater predominantly to higher-income groups, with a notable lack of affordable rental options available for those in lower income brackets (Nigerian Urban Studies Association, 2023).

Furthermore, the government's efforts to address housing affordability have faced numerous challenges. While there have been initiatives aimed at increasing the supply of affordable housing, such as the National Housing Fund and various public-private partnership schemes, these have often fallen short in addressing the scale of the problem (Federal Ministry of Housing and Urban Development, 2024).

Housing affordability for low-income earners in the Federal Capital Territory (FCT) Abuja, Nigeria, presents a complex and urgent challenge. The rapid expansion of Abuja, driven by its status as the country's capital and a hub for political and economic activities, has significantly outpaced the development of affordable housing solutions. Recent research indicates that the housing market in Abuja is heavily skewed towards higher-income groups, leaving low-income earners with limited options and escalating costs (Akinmoladun & Adeoye, 2023).

The affordability crisis is evident as housing prices continue to climb, making it increasingly difficult for those with lower incomes to find suitable accommodation. The Urban Development Research Center (2024) reports that many low-income families spend over half of their monthly income on housing, a stark contrast to global affordability guidelines which suggest that housing costs should not exceed 30% of a household's income. This misalignment places a significant strain on household budgets and contributes to wider issues of economic inequality (Bello, 2024).

Efforts by the Nigerian government to address these issues have met with mixed success. Initiatives such as the Federal Government's affordable housing schemes and various social housing programs have been implemented, but these often fall short in meeting the growing demand. The Nigerian Housing Finance Agency (2024) notes that bureaucratic inefficiencies and insufficient funding have impeded the effectiveness of these programs. As a result, the housing market in Abuja remains largely inaccessible to low-income earners, exacerbating social and economic disparities.

Overall, addressing the housing affordability issue in Abuja requires comprehensive strategies that not only increase the supply of affordable housing but also improve the effectiveness of existing policies (Akinmoladun & Adeoye, 2023; Bello, 2024; Nigerian Housing Finance Agency, 2024; Urban Development Research Center, 2024).

The housing affordability crisis for low-income earners in Abuja is a complex issue that requires a multifaceted approach, including better-targeted housing policies, increased investment in affordable housing, and more effective implementation of existing programs (Ogunshakin, 2023; World Bank, 2024).

In the Federal Capital Territory (FCT) Abuja, Nigeria, housing affordability for low-income earners has become a critical issue that undermines the quality of life and economic stability of a significant portion of the population. Despite Abuja's rapid urban growth and economic development, the housing market has failed to keep pace with the needs of its low-income residents. Research indicates that housing costs in Abuja have escalated significantly, driven by a combination of high demand, speculative investment, and insufficient affordable housing supply (Akinmoladun & Adeoye, 2023; Bello, 2024).

Low-income earners in Abuja face a disproportionate burden, often spending more than half of their monthly earnings on housing, far exceeding the internationally recommended threshold of 30% (Urban Development Research Center, 2024). This financial strain leads to compromises in housing quality and overall living conditions, contributing to increased economic vulnerability and social instability (World Bank, 2024). Furthermore, existing government initiatives and housing programs aimed at alleviating this crisis have been criticized for their inefficiency and inadequacy in addressing the scale of the problem (Nigerian Housing Finance Agency, 2024).

The gap between housing costs and the financial capacity of low-income individuals underscores a broader systemic issue within the housing market, highlighting the need for more effective policy measures and innovative solutions to bridge this divide. Addressing this problem is essential not only for improving the living conditions of low-income earners but also for fostering sustainable urban development and social equity in Abuja.

Therefore, at this juncture, it is essential for this paper to investigate several key aspects: the availability of sufficient affordable housing options for low-income earners in Abuja, the accessibility of affordable mortgage options for this group, the adequacy of government intervention in providing affordable housing, and the extent of financial assistance available to low-income earners seeking housing in Abuja.

II.   Literature Review
Conceptual Review on housing affordability for low-income earners

A conceptual review of housing affordability for low-income earners in the Federal Capital Territory (FCT) Abuja, Nigeria, reveals a multifaceted issue deeply rooted in economic, social, and policy dynamics. Housing affordability, broadly defined, refers to the capacity of individuals or households to secure housing that is both adequate and within their financial means (Rasul, 2023). For low-income earners in Abuja, this concept takes on particular significance as the city experiences rapid population growth and economic expansion without a corresponding increase in affordable housing options.

The disparity between income levels and housing costs in Abuja has been exacerbated by the city's escalating real estate prices. A study by Ogunshakin (2023) highlights that the cost of housing in Abuja has surged due to high demand and speculative investments, outpacing the growth in incomes among lower-income groups. This discrepancy is evident in the high proportion of income that low-income households spend on housing, often exceeding the recommended threshold of 30% of their gross income (World Bank, 2024).

Moreover, the housing market in Abuja is characterized by a lack of affordable rental options and an oversupply of high-end properties, which further marginalizes low-income earners (Akinmoladun & Adeoye, 2023). The limited availability of affordable housing is partly attributed to inadequate land use planning and

regulatory constraints that hinder the development of low-cost housing projects (Nigerian Urban Studies Association, 2023).

Government initiatives aimed at addressing housing affordability, such as the National Housing Fund and various social housing schemes, have faced challenges in implementation and effectiveness. According to the Nigerian Housing Finance Agency (2024), these programs often suffer from insufficient funding and bureaucratic inefficiencies, limiting their impact on the affordability crisis.

In conclusion, addressing housing affordability for low-income earners in Abuja requires a comprehensive approach that includes improving housing policy frameworks, enhancing the effectiveness of existing programs, and fostering innovative solutions to increase the supply of affordable housing. The interplay of market forces, policy constraints, and economic disparities underscores the complexity of this issue, necessitating targeted interventions to bridge the affordability gap (Bello, 2024; Ogunshakin, 2023).

Theoretical Review
Theories on housing affordability for low-income earners
Housing Market Theory

Housing Market Theory explores how supply and demand dynamics influence housing prices and affordability. In Abuja, rapid urbanization and population growth have led to increased demand for housing, while the supply of affordable units has not kept pace. This theory posits that the imbalance between supply and demand contributes to rising housing costs, making it difficult for low-income earners to find affordable accommodation (Ogunshakin, 2023). According to this theory, increasing the supply of affordable housing could help alleviate some of the pressures on the housing market.

Housing Needs Theory

Housing Needs Theory focuses on the mismatch between the available housing stock and the needs of various income groups. In Abuja, the housing stock is often skewed towards higher-end properties, which are out of reach for low-income earners. This theory suggests that the failure to address the specific needs of low-income groups results in a persistent affordability gap (Akinmoladun & Adeoye, 2023). The theory underscores the need for targeted housing policies that address the unique requirements of low-income households.

Income-Based Affordability Theory

Income-Based Affordability Theory examines how the proportion of income spent on housing affects affordability. This theory suggests that housing is considered affordable if it costs no more than a certain percentage of a household's income, typically 30% (World Bank, 2024). For low-income earners in Abuja, the high cost of housing relative to their income means that they often spend a larger percentage of their earnings on housing, leading to financial strain and reduced spending on other essential needs (Bello, 2024).

For a study on housing affordability for low-income earners in the Federal Capital Territory (FCT) Abuja, Nigeria, the **Income-Based Affordability Theory** would be particularly relevant and valuable. This theory provides a clear and actionable framework for assessing housing affordability by focusing on the proportion of household income allocated to housing expenses.

Empirical Review

An empirical review of housing affordability for low-income earners examines the quantitative and qualitative findings from various studies that investigate the challenges and dynamics of housing affordability. This review synthesizes research findings to understand the extent of the affordability crisis and its impact on low-income households.

Numerous studies document the severity of the housing affordability crisis for low-income earners. For example, a study by Ogunshakin (2023) highlights that housing costs in Abuja have risen substantially due to high demand and limited supply, making it increasingly difficult for low-income households to find affordable housing. The study found that many low-income residents spend more than 50% of their income on housing, well above the 30% threshold recommended by housing affordability guidelines (World Bank, 2024).

Research has consistently shown a significant disparity between income levels and housing costs. Bello (2024) conducted a survey of housing costs and incomes in Abuja and found that low-income earners are particularly affected by high rental prices and property costs. This disparity is exacerbated by the fact that low-income households typically have less flexibility in their budgets, making them more vulnerable to fluctuations in housing prices (Akinmoladun & Adeoye, 2023).

The impact of high housing costs on the living standards of low-income earners has been a focal point of empirical research. A study by the Nigerian Urban Studies Association (2023) found that excessive housing costs force many low-income households to compromise on other essential needs, such as healthcare and

education. This financial strain contributes to poorer living conditions and increased economic vulnerability among these households.

The effectiveness of government interventions aimed at improving housing affordability has been a subject of investigation. The Nigerian Housing Finance Agency (2024) evaluated several government initiatives, such as the National Housing Fund and social housing programs, and found that while these programs have had some success, they are often hampered by issues such as inadequate funding and bureaucratic inefficiencies. The study suggests that while these interventions are well-intentioned, their impact on the affordability crisis is limited without substantial reforms.

Empirical studies have also examined the broader market dynamics influencing housing affordability. For instance, research by Ogunshakin (2023) suggests that speculative investment and urban sprawl have driven up property prices in Abuja, further straining affordability for low-income groups. This study advocates for policy adjustments that could better balance market dynamics and improve housing affordability, such as incentivizing affordable housing development and implementing stricter land use regulations.

Summary

The empirical review underscores the critical challenges faced by low-income earners in Abuja with respect to housing affordability. Studies consistently show that high housing costs relative to income lead to significant financial strain and poorer living standards for this demographic. Government interventions have had mixed results, and there is a pressing need for more effective policies and programs to address the affordability crisis. Future research and policy efforts should focus on increasing affordable housing supply, improving the efficiency of housing programs, and addressing the broader economic factors contributing to the affordability gap.

III. Research Methodology

The paper will make use of the descriptive survey research design method. We gathered raw data from civil servant in the six area development councils. The civil servant in each of the six area councils of FCT, Abuja (FCT report 2023) are follows; 88 in Abaji area council, 78 in Bwari area council, 82 in Gwagwalada area council, 68 in Kuje area council, 59 in Kwali area council, and 185 in Abuja Municipal area council, registered a total of 560 small and medium-sized businesses.

Therefore, the sample size for the study is determined by using the Taro Yamane's formula as below:-

$$n = \frac{N}{1+Ne^2}$$

Where
n = desired sample size
N= Population size
e = maximum acceptable value of error
1 = a theoretical constant
n (no of respondents)

$$= \frac{560}{1+ 560 \times (0.05)^2} =$$

$$\frac{560}{1+ 560 \times 0.0025} =$$

$$\frac{560}{1.4025} = 399.28699$$

= 400

We used the Taro Yamane sample size determination algorithm to identify 400 civil servant in the six area development councils

However, Spearman's Rank Correlation Coefficient was adopted in this paper using the software for social sciences package (SPSS) and mathematically; Spearman's Rank Correlation Coefficient is written as;

$$R = 1 - \frac{6\varepsilon d^2}{n^2 (n-1)}$$

Where d= the difference between the ranks of each pair.
n = Number of paired observations

Data Presentation and Analysis of Questionnaire
Response Rate

Table 4.1 displays the response rate of the questionnaire. Of the 400 targeted respondents, 388 filled out the questionnaire, which served as the data used for analysis.

Table 4.1: Response Rate for the Study

Questionnaires Distributed	Questionnaires Returned	% of Questionnaires Returned
400	388	97

Source: Primary Data, SPSS V26, 2024.

Out of the 400 questionnaires that were distributed, 97 were completed and returned. Mugenda and Mugenda (2000) substantiated the 388 return rate, which accounts for 97%, by authorizing it for analysis at 50%, 60%, and 70%.

Section A (Bio-Data Of Respondents)
Sex Distribution

Responses	Frequency	Cumulative Frequency	Percentage	Responses	Frequency	Cumulative Frequency	Percentage
Male	202.00	202.00	52.06	Single	88.00	88.00	22.68
Female	186.00	388.0	47.94	Married	300.00	388.00	77.32
Total	388.00		100.00		388.00		100.00

Source: Researcher's Field Survey, 2024

According to the results shown above, males account for 52.06 percent of all respondents, while females account for 47.94 percent of the entire sample population. As a result of the aforesaid data, we may conclude that there are significantly more male respondents in the research study. Furthermore, it was discovered from the above-mentioned results that 22.68 percent of the total respondents are single, whereas 77.32 percent of the entire sample is married. Thus, we can deduce that there are more single respondents in the survey than there are single participants.

Table 2

Age Distribution

Responses	Frequency	Cumulative Frequency	Percentage
Below 25 years	74.00	74.00	19.07
Between 25-35 years	98.00	172.00	25.26
Between 36-45 years	144.00	316.00	37.11
46 and above	72.00	388.00	18.56
Total	388.00		100.00

Source: Researcher's Field survey, 2024

According to the data in the table above, 74 respondents are under the age of 25 years, accounting for 19.07 percent of the total respondents, while 98 respondents are between the ages of 25 and 35 years, accounting for 25.26 percent of the total respondents. On the other hand, 144 respondents are between the ages of 36 and 45, accounting for 37.11 percent of the total respondents, while 72 respondents are between the ages of 46 and above, accounting for 18.56 percent of the total respondents. As a result of the foregoing analysis, we can conclude that respondents between the ages of 36 and 45 are overrepresented in the research study.

Section B (General Question To Respondents)
Result Of General Questions Distributed To The Respondents
Note: SA- Strongly agree, SD- Strongly disagree, A- Agree, D- Disagree, U- Undecided

Questions	Response	Frequency	Cumulative Frequency	Percentage (%)
1. The current housing market in Abuja is affordable for low-income earners.	COLUMN SA A SD D U	388.00	388.00	100.00
2. There are sufficient affordable housing options available for low-income earners in Abuja.	SA A SD D U	300.00 88.00 -	300.00 388.00	77.32 22.68

Statement	Response			
3. Government policies effectively support housing affordability for low-income earners in Abuja.	SA A SD D U	 222.00 166.00	 222.00 388.00	 57.22 42.78
4. The cost of rent in Abuja is within the financial reach of most low-income earners.	SA A SD D U	388.00	388.00	100.00
5. Low-income earners in Abuja have access to affordable mortgage options.	SA A SD D U	388.00	388.00	100.00
6. The quality of affordable housing available to low-income earners in Abuja is satisfactory.	SA A SD D U	388.00	388.00	100.00
7. There is adequate government intervention in providing affordable housing for low-income earners in Abuja.	SA A SD D U	388.00	388.00	100.00
8. The private sector contributes significantly to the provision of affordable housing for low-income earners in Abuja.	SA A SD D U	88.00 244.00 56.00	88.00 332.00 388.00	22.68 62.89 14.43
9. Land allocation policies in Abuja favor the development of affordable housing for low-income earners.	SA A SD D U	388.00	388.0	100.00
10. The cost of building materials in Abuja makes it difficult to construct affordable housing for low-income earners.	SA A SD D U	388.00	388.00	100.00
11. There is sufficient financial assistance available for low-income earners seeking housing in Abuja.	SA A SD D U	388.00	388.0	100.00
12. Public housing projects in Abuja adequately address the needs of low-income earners.	SA A SD D U	 288.00 100.00	 288.00 388.00	 74.23 25.77
13. Housing affordability in Abuja has improved over the past five years for low-income earners.	SA A SD D U	388.00	388.00	100.00
14. Low-income earners in Abuja find it easy to secure housing close to their workplaces.	SA A SD D U	388.00	388.00	100.00
15. The transportation costs associated with affordable housing locations in Abuja are manageable for low-income earners.	SA A SD D U	388.00	388.00	100.00
Total	Total numbers of respondents	388.00	Total Percentage	100.00

Source: Authors' Research Survey, 2024

Discussion of Questionnaire

The study results highlight a serious difficulty with housing affordability for low-income earners in Abuja, which reflects a larger real-life situation confronting many Nigerian cities. In practical terms, this means

that people with lower salaries are having difficulty finding affordable housing options, resulting in a rising imbalance in housing accessibility. Consider a low-income family in Abuja, whose head earns the minimum wage or little more. Despite their efforts, the high cost of rent and a scarcity of reasonable mortgage options make it practically impossible for them to purchase a suitable home. The fact that all respondents strongly disagree that the housing market is affordable for low-income earners implies that this family's experience is not unique but rather a citywide issue. The strong disagreement with the statement that government measures promote housing affordability reveals a gap in policy efficacy. This could suggest that current policies fail to effectively target low-income earners or do not implement them in a manner that genuinely enhances housing affordability. This could be real-life examples of long waiting lists for public housing or the emergence of several housing projects priced above the means of the intended recipients.

Similarly, the widespread debate on the quality of cheap housing suggests that even when low-cost housing is available, it may not meet fundamental living requirements. A family may purchase a home, but it may be in poor shape, lacking critical amenities, and positioned far from key services or employment, adding to their financial burden as transportation costs increase.

The consensus that private sector contributions to affordable housing are insufficient indicates that the market-driven strategy has not produced satisfactory results. This could be attributed to high construction expenses, as evidenced by the consensus that the cost of building materials is a barrier. As a result, private developers may prefer luxury or higher-end housing developments with better profit margins, thereby pricing low-income individuals out of the housing market.

Overall, these findings suggest that without significant changes in policy, market dynamics, and government action, low-income earners in Abuja would continue to face severe impediments to accessing inexpensive, high-quality housing. This condition not only exacerbates inequality but also jeopardizes the social fabric, potentially leading to greater homelessness, overcrowding, and the spread of informal settlements.

Test of Hypotheses
Hypothesis One
H0$_1$: There are no sufficient affordable housing options available for low-income earners in Abuja

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Table 3
Spearman's Correlation Result
**Spearman's Rank
Correlation Coefficient
**Population: 388
**Scale: 5
**Date: 12/08/2024

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**Correlation Coefficient	****pp**	Spearman's Rank correlation Calculated
At 2 tailed	**388**	**0.331**

<div align="center">

Source: Spss Package

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From the result above, the spearman's rank correlation coefficient calculated is 0.331, the degree and the total number of respondents is 388. However, the spearman's rank correlation coefficient using 5% level of significance is 0.05. Therefore, Since the Spearman's rank correlation coefficient of 0.331, we will accept the null hypothesis (H$_0$) and concludes that there are no sufficient affordable housing options available for low-income earners in Abuja.

Hypothesis Two
H0$_2$: Low-income earners in Abuja do not sufficiently have access to affordable mortgage options.

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Table 4
Spearman's Correlation Result
**Spearman's Rank Correlation Coefficient
**Population: 388 **Scale: 5
**Date: 12/08/2024

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**Correlation Coefficient	****Pp**	Spearman's Rank Correlation Calculated
At 2 Tailed	**388**	**0.311**

<div align="center">

Source: Spss Package

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From the result above, the spearman's rank correlation coefficient calculated is 0.311, the degree and the total number of respondents is 388. However, the spearman's rank correlation coefficient using 5% level of significance is 0.05. Therefore, Since the Spearman's rank correlation coefficient of 0.3110, we will accept the null hypothesis (H_0) and concludes that Low-income earners in Abuja do not sufficiently have access to affordable mortgage options.

Hypothesis Three
H0₃: There is no government intervention in providing affordable housing for low-income earners in Abuja.

Table 5
Spearman's Correlation Result
**Spearman's Rank
Correlation Coefficient
**Population: 388
**Scale: 5
**Date: 12/08/2024

**Correlation Coefficient	****Pp**	**Spearman's Rank Correlation Calculated**
At 2 Tailed	388	0.288

Source: Spss Package

From the result above, the spearman's rank correlation coefficient calculated is 0.288, the degree and the total number of respondents is 388. However, the spearman's rank correlation coefficient using 5% level of significance is 0.05. Therefore, Since the Spearman's rank correlation coefficient of 0.288 is high and the corresponding p-value is likely to be less than 0.05, we will accept the null hypothesis (H_0) and concludes that there is no government intervention in providing affordable housing for low-income earners in Abuja.

Hypothesis Four
H0₄: There is no sufficient financial assistance available for low-income earners seeking housing in Abuja.

Table 6
Spearman's Correlation Result
**Spearman's Rank
Correlation Coefficient
**Population: 388
**Scale: 5
**Date: 12/08/2024

**Correlation Coefficient	****Pp**	**Spearman's Rank Correlation Calculated**
At 2 Tailed	388	0.339

Source: Spss Package

From the result above, the spearman's rank correlation coefficient calculated is 0.339, the degree and the total number of respondents is 388. However, the spearman's rank correlation coefficient using 5% level of significance is 0.05. Therefore, Since the Spearman's rank correlation coefficient of 0.339 is high and the corresponding p-value is likely to be less than 0.05, we will accept the null hypothesis (H_0) and concludes that there is no sufficient financial assistance available for low-income earners seeking housing in Abuja.

IV.   Conclusion And Recommendations

Conclusion
The examination of housing affordability for low-income earners in Abuja revealed a severe and prevalent issue that has a substantial impact on the Federal Capital Territory's socioeconomic landscape. Low-income earners in Abuja face a bleak picture due to a lack of affordable housing options, inaccessible mortgage institutions, and insufficient government engagement.

In practical terms, this implies that many low-income families in Abuja will continue to live in inadequate conditions, or worse, would be forced to live in informal settlements with limited access to essential services and security. The Abuja housing market, driven by high demand and speculative investments, has

grown increasingly unattainable to people earning the minimum salary or slightly above it. Without cheap housing alternatives, these people are frequently forced to rent apartments that consume a large portion of their income, leaving little for other basic requirements like food, healthcare, and education (Oluwaseyi, 2021).

The lack of cheap mortgage options exacerbates the situation. For many low-income individuals, owning a home remains an unreachable dream, since current financial products are either prohibitively expensive or require down payments and credit histories that are out of reach. This limits their ability to invest in long-term housing, continuing the cycle of poverty and insecurity (Adesina, 2019).

Furthermore, the lack of adequate government intervention and financial support programs means that the responsibility of obtaining housing falls fully on the shoulders of those who are least prepared to bear it. Government housing programs, which should act as a safety net for vulnerable communities, are either nonexistent or underfunded to satisfy demand. This absence of support leads to Abuja's growing wealth disparity, as those with financial resources may afford luxury accommodation while low-income earners are left behind (Ibrahim & Musa, 2022).

To summarize, the current housing scenario in Abuja is unsustainable for low-income individuals. The combination of overpriced housing options, inaccessible mortgage facilities, and insufficient government intervention and financial support forms a severe obstacle to economic mobility and social stability. If these concerns are not addressed through specific policies and actions, Abuja's housing crisis is expected to intensify, leading to even greater socioeconomic gaps (Okoro 2020).

Recommendations

Based on the findings the following practical recommendations can be made to the government:

To address the essential issue of affordable housing for Abuja's low-income earners, the government must act quickly and strategically. Given the significant scarcity of affordable housing options, the government should prioritize building low-cost housing projects specifically designed for low-income people. Reserving additional land for affordable housing developments and incentivizing private developers to build low-cost housing with tax breaks, subsidies, and expedited planning approval could accomplish this. These steps would improve the supply of affordable housing while simultaneously making it more accessible to people in need.

In addition, the government should create more inclusive and accessible mortgage programs that are suited to the financial realities of low-income families. This might include establishing a government-backed mortgage program with lower interest rates and fewer eligibility conditions, allowing more individuals to qualify for home loans. The government might also develop micro-mortgage options with lower down payments and longer payback periods, making homeownership more accessible.

Furthermore, to successfully execute affordable housing schemes and ensure they reach their intended recipients, extensive government participation is required. This could include establishing a separate housing authority to manage the creation, allocation, and maintenance of affordable housing units. The government should also strengthen its partnerships with non-governmental groups and foreign organizations to gain extra financing and expertise for housing initiatives.

Finally, the government must extend financial assistance programs for low-income people in need of housing. This could include direct housing subsidies, rent-to-own programs, and housing vouchers to help close the affordability gap. By providing targeted financial assistance, the government may relieve the immediate burden of housing costs on low-income families while also allowing them to gradually move to homeownership.

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