

Housing Affordability among Staff of Tertiary Institutions in Nigeria: A Case of Federal Polytechnic, Mubi, Adamawa State

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ABSTRACT

Housing affordability is one of the major issue of concerned in the recent years. It creates many researches at national and international levels. Housing being the second important necessity of man after food is faced by great challenges in developing countries particularly in Nigeria. The population of this study comprises all the staff of Federal Polytechnic, Mubi. Data were collected using structured questionnaire administered on 150 member of staff of the polytechnic randomly selected for the study. Both academic and non academic staff of both senior and junior cadre were used in the study. Descriptive statistics, simple percentage and correlation analysis were used for data analysis. E-view 3.1 was used to compute the data. The results show that 25% of the polytechnic staff afforded houses, this is because of moderate price of plots, availability of local building materials and completion of off campus accommodation between staff and student while 75% of the staff are hindered many factors including inaccessibility of housing loan among others.

Keywords: Housing affordability, household income, polytechnic staff

INTRODUCTION

A house is a physical structure permanently or temporarily constructed which provides essential services to its occupants as resting place, a place of abode, indoor recreational points, office, learning center, sociological and psychological interactions, religious and spiritual worship and many other activities within its bounds. It also protects its dwellers against weather and climate elements. It is a means of income generation to its owners in places where they can be rented. A house in the context of planning should be structurally stable, its design and location are to be in conformity to access to facilities and help in achieving convenience (Hashim, 2014). Rangwala (2010) states that, greater percentage of individual's time is spent in a house because it

functions as: resting place, sleeping avenue, cooking place. It sometimes serves as a shopping center and accommodates office activities and indoor recreational activities take place at home. Housing affordability is not the same as the willingness for an individual to own a accommodation. Nigerians are seen with proportionately composition of all income levels as: low, medium and high. However, for housing to be affordable means it is within the financial reach/ability of a person. Consequently, there is no right thinking person who will not be willing to own a house. So willingness is not affordability. If a low income earner has the financial power to own a house the same way the high income earner does, this implies that the housing is affordable. Therefore, housing affordability is the financial grace a house has for an individual who has the willingness to own a house. In Nigeria, housing provision is the integral responsibilities of government as stated in the Second National Development Plan of 1970-1974 as supported by Olayiwola, Adeleye and Ogunshakan (2005). The second national development plan was very unique, this was because government considered and accepted housing as part of its social responsibilities to the citizens and stresses the provision of the facility for all social or income groups. In addition, Suhaida, Tawil, Hamza, Che-Ani and Tahir (2010) contend that development and socio-economic stability of a given nation is determind by the affordability of housing for all income level.

Housing affordability reveals the extent at which households are able to pay for housing; and this is defined by population and the income size. Housing affordability is spending less than 32% of the sum total of household budget on housing (rent or mortgage, basic utilities and maintenance) and less than 18% on transportation, or 45% on housing and transportation combined (Litman, 2011). He further comments that affordability/accessibility of Housing refers to the lower priced home located in a geographical area with very adequate and convenient access to essential services and activities as a result of well connected but very good transportation options to all land uses. It consists of lowered priced apartments, tower houses, duplex, small-lot single family and accessories located in a neighborhood with shops, schools, health care and jobs that are easy to reach by walking, bicycling and public transits. Seko (1994) says that the main concern and primary issue is housing affordability. According to Litman (2011), accessibility is seen as 'location efficiency' which refers to people who live or work in a more accessible, multi-nodal areas have better access to good services and activities; tend to own fewer vehicles, drive less and rely on alternative modes than more automobiles oriented, spread communication.

METHOD

Adamawa State was created on 27th of August 1991. It was carved out from former Gongola State by the General Ibrahim Babangida led Military administration. It is bounded by Borno, Gombe and Taraba States to the Northwest, West and South west respectively as cited by Ilesanmi (2013). The State also had international boundary with the Cameroon Republic in its Eastern part. The State has 21 local

governments Ilesanmi (2013). In addition Mubi Town is the second most important town after Yola. Nigeria Environmental Society Adamawa State Chapter (2013), Adamawa State is highly blessed with many tertiary institutions which include Modibbo Adama University of Technology (MAUTECH) located in Yola the State Capital, Adamawa State University (ADSU) found in Mubi Town, Federal Polytechnic, Mubi. Federal College of Education and State Polytechnic are also found in Yola, the State capital. Inter Design Partnership (1983) in its Master plan of Federal Polytechnic states that Federal Polytechnic, Yola (later moved to Mubi Town) was among the 7th federal polytechnics created by the federal government of Nigeria in 1979 with the sole aim of developing middle manpower in Nigeria as permanent solution. This happened when the Federal Republic of Nigeria entered into agreement with other national governments to provide programme but crash in nature of nine months for the provision of interim middle manpower. Multistage random sampling technique was used to select the participants for the study. This includes selecting both academic and non academic staff of the Federal Polytechnic, Mubi. One hundred and fifty copies of structured questionnaire were administered to the sampled respondents. Both junior and senior staff on the academic and non academic categories were actively involved in the study. Descriptive statistics, simple percentage and correlation analysis were used for data analysis. E-view 3.1 was used to compute the data.

RESULTS AND DISCUSSION

Table 1 represents the descriptive statistics of cadre, grade level, and marital status, number of children, qualification and sex of the respondents. The sample size comprises of 120 observations. The minimum and the maximum values of cadre of the staff is 0.000000 and 1.000000 respectively with mean value of 0.166667 and the standard deviation of 0.495074. The minimum and maximum values of the Grade level maintain .0.000000 and 1.000000 but the values of its mean and standard deviation are 0.750000 and 0.434828. In addition, the minimum and maximum values of Marital status and the number of children are 0.000000 and 0.000000 and 1.000000 and 1.000000 respectively while means 0.833333 for the former and 0.916666 for the later while the standard deviations are 0.374241 and 0.277544 for both. The qualifications of the respondent show 0.000000 and 1.000000 for the minimum and maximum as the values while 0.750000 for the mean value and 0.434828 for its standard deviation. The sex of the respondent shows similar minimum and maximum values of 0.000000 and 1.000000 and its mean and standard deviation of 0.750000 and 0.434828. Table 2 represents correlation matrix and it clearly shows that an amount of money spent in Housing construction is positively related with the land acquisition, location of the house, number of children as well as the time spent or duration taken by the developer to complete the house construction. In addition, the location of the house positively relates with other variables. Land acquisition, time taken for construction and the number of children all depicted positive relationship

with each of the variables. This reveals that some Federal Polytechnic Staff owned their houses, the cost of acquiring land depends on the location and the number of children of the respondents affected the number of rooms constructed which affected the time taken for the construction in relation to the cadre and grade level of the Staff which is the major determinant of the staff incomes. The survey conducted indicated that, the staff that owned their houses constituted 25%. The table 3 gives detail about ownership of houses by staff of the Polytechnic. This survey reveals that 75% of the staff of the Polytechnic are yet to afford their own houses.

Table 1: Descriptive Statistics

Statistics	CDR	GDL	MST	NOC	QLF	SEX
Mean	0.416667	0.750000	0.833333	0.916667	0.750000	0.750000
Median	0.000000	1.000000	1.000000	1.000000	1.000000	1.000000
Maximum	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
Minimum	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
Std. Dev.	0.495074	0.434828	0.374241	0.277544	0.434828	0.434828
Skewness	0.338062	-1.154701	-1.788854	-3.015113	-1.154701	-1.154701
Kurtosis	1.114286	2.333333	4.200000	10.09091	2.333333	2.333333
Jarque-Bera	20.06531	28.88889	71.20000	433.2231	28.88889	28.88889
Probability	0.000044	0.000001	0.000000	0.000000	0.000001	0.000001
Observations	120	120	120	120	120	120

Source: Authors' computation using E. view (2014).

Table 2: Correlation Analysis of Housing Affordability

AMT	LAC	LOC	NOR	OWN	TIM
1.000000	0.612372	1.000000	0.612372	NA	1.000000
0.612372	1.000000	0.612372	1.000000	NA	0.612372
1.000000	0.612372	1.000000	0.612372	NA	1.000000
0.612372	1.000000	0.612372	1.000000	NA	0.612372
NA	NA	NA	NA	NA	NA
1.000000	0.612372	1.000000	0.612372	NA	1.000000

Source: Authors computation using E. view (2014).

Table 3: Ownership of houses by staff of the Polytechnic

Questions	a	b	c	d
Number of rooms rented by staff	1 room (16.7%)	2 rooms (55.6%)	more than 2 rooms (27.7)	
Amount pay per room per annum	Below #20,000 (33.3%)	Above # 20,000 (66.7%)		
Ambition of staff to own a house	Yes (100%)	No (0%)		
Challenges faced by staff with regard to housing affordability	Inaccessible housing loan (0%)	Difficulty to save money personally (27.7%)	It takes longer time for one to complete the construction (16.7%)	Cost of building materials (55.6%)

Source: Survey, 2014

CONCLUSION AND RECOMMENDATIONS

Conclusively, this study reveals that about 25% of the staff of Federal Polytechnic Mubi afford their own houses by their individual efforts. The factors responsible for this achievement according to the research were:

1. Relatively moderate prices of pieces of plot (15 by 30 meters) ranges between ₦400,000 – ₦1,000,000 within the outskirts of the town where new layouts are made. Although, it is very expensive within the existing town yet it is determined by proximity advantages.

2. Availability of local building material like relatively low price sand, rock found within the rich distance by the suppliers 6 to 12 kilometers
3. Availability of water throughout the year also plays vital role in the building industries.
4. Competition of off campus accommodation also contributed positively. Staff compete with students of tertiary institutions located in Mubi Town which include; Federal Polytechnic Mubi, Adamawa State University, Mubi and College of Health, Mubi. Rental value of a room within walkable distance to the mentioned schools ranges between ₦20,000 - ₦35,000 while 2 bed room house is within ₦120,000 - ₦160,000 depending on its facilities and proximity to the school.

The staff who have not afforded their houses according to the research were hindered by the following factors:

1. Inaccessible housing loan, there is no well structured housing loan scheme within the polytechnic for the polytechnic staff.
2. Five to six years an average for middle salary grade staff taken for completion of at least 2 bed room house. This according to the interview conducted is not really ease for a staff to continually invest greater percentage of his or her income to build his/her house.

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