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Impacts of Subsidy Removal on Urban Dwellers in Ikeja Local Government Area of Lagos State, Nigeria

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ABSTRACT

This study assesses the impacts of the fuel subsidy removal on transportation expenses, cost of basic goods, quality of housing, and cost of healthcare among urban dwellers in Ikeja Local Government Area (LGA) of Lagos State, and evaluates their general perception of the policy. The study was a descriptive cross-sectional study involving a 260-member study population, which was selected via a simple random technique. Most of the respondents were females (60.4%), in the age group of 46 - 55 years (31.5%), students (27.4%) and private sector workers (26.9%). The average monthly income of most (38.4%) of the respondents was between ₦50,000 ($34) and ₦100,000 ($68), while the household size of the majority (48.2%) was 5-6 people. The fuel subsidy removal has a significant incremental impact on the transformation expenses (p = 0.000), the cost of basic goods (p = 0.000), and the costs of healthcare among the urban dwellers (p = 0.000). All perceived the subsidy removal as an unfriendly policy (p = 0.912), although it did not have a significant negative impact on their quality of housing (p = 0.175). In general, the study reveals that subsidy removal had a significant negative impact on the overall costs of living among urban dwellers. The study posits the negative impacts of the subsidy removal on transportation fares, cost of basic goods, healthcare costs, and overall cost of living among urban dwellers in the Ikeja Local Government Area of Lagos State. The government should consider implementing some targeted interventions, such as cash transfers, transportation subsidies, and other forms of support, to cushion the impact of subsidy removal on vulnerable populations.

Keywords: *Fuel Subsidy Removal, Urban dwellers, Costs of healthcare, Costs of Living, Cost of Basic Goods, Transformation Expenses*

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INTRODUCTION

Previous studies have shown that the removal of subsidies often results in increased fuel prices, transportation costs, and food prices, with a negative impact on the overall cost of living. Fuel and other public subsidies have long been used by governments of different countries to moderate domestic prices and shield households from world market volatility. In Nigeria, fuel subsidies historically cushion the effects of global oil price fluctuations on citizens, keep petrol prices below international parity and reduce transport and production costs for households and businesses across urban and rural areas. However, subsidies are expensive for the public budget and often create market distortions that many economists argue may reduce fiscal space for investment and social programmes (World Bank, 2025). The policy has been criticised for being unsustainable and inefficient, benefiting mostly the wealthy and large corporations rather than the intended vulnerable populations (Abatcha, 2021).

In June 2023, the Nigerian federal government announced the removal of the petroleum subsidy as part of a broader set of macroeconomic reforms aimed to unify exchange rates, reducing fiscal pressure and attract investment. The immediate policy effect was a large and abrupt increase in domestic pump prices, which fed quickly into higher transport fares, logistics costs and prices of traded goods, with the urban consumers among the earliest to feel these cost pressures (Reuters, 2024). As reported by the National Bureau of Statistics (NBS, 2024), the petroleum subsidy removal resulted in elevated headline consumer inflation, and the mid-2024 headline rates peaked at historically high levels, reflecting an increase in food and non-food prices, which are closely linked to higher transport and distribution costs after fuel price liberalisation. The outcomes correlated with the findings of previous studies, which show that subsidy removal often results in increased fuel prices, transportation costs, and food prices, ultimately affecting the overall cost of living and resulting in a low standard of living for the people (Aminu & Ogunjimi, 2019; McCulloch et al., 2021; Nnadozie et al., 2022; Raifu & Oshota, 2023). A study simulating the inflationary effects of fuel subsidy removal found that a 134% increase in Premium Motor Spirit (PMS) prices would worsen total, rural, and urban inflation, with impacts on the urban areas. This surge in prices can reduce purchasing power and exacerbate economic challenges among residents across all social strata (Aminu & Ogunjimi, 2019).

For urban dwellers in Lagos State, Nigeria's largest city and economic hub, who depend heavily on commercial transportation and market-purchased goods, the burden of this policy shift has been particularly acute. Although policy narratives emphasise long-term macroeconomic gains of petroleum subsidy removal, less specific information has been provided on the potential immediate and medium-term social consequences on purchasing power, poverty risk, and changes in household welfare strategies (Reuters, 2024; Associated Press, 2024). The knowledge gap, therefore, lies in the lack of localised, empirical evidence that captures the lived realities of urban

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Lagos residents following the removal of subsidies. Without such data, policymakers risk overlooking the potential heterogeneous negative effects of the policy shift across different socio-economic groups, thereby limiting the effective implementation of mitigation measures. To fill these gaps, this study investigated the impact of subsidy removal on the cost of living among urban dwellers in the Ikeja Local Government Area of Lagos State. As objectives, the study assessed the impacts of subsidy removal on transportation expenses, cost of basic goods, housing quality, and healthcare costs among the respondents, and evaluated their general perception of the policy.

METHOD

Study population

The population of this study comprised urban dwellers residing in the Ikeja Local Government Area (LGA) of Lagos State. Ikeja LGA is the capital city of Lagos State, and it has a population of about 313,196. This largely urban settlement is the commercial, governance, and social centre of Lagos State. Some of the popular areas of Ikeja LGA include Alausa, Ikeja GRA, Ogba, Maryland, and Opebi (Ikeja Local Government, 2025; Wikipedia, 2025). Ikeja LGA was selected for this study for different reasons. Aside from being the commercial and governance capital city of Lagos State, it is densely populated with multiple metropolitan urban areas. It also has a congested transportation system that is busy for almost the entire day, it experiences high business and trading activities for almost the entire day, and high daily cost of living and house rent (Lagos State Bureau of Statistics, nd; National Bureau of Statistics, 2023).

Research Design

The study was a descriptive cross-sectional research involving 260 study population, which was calculated using Cochran's formula, $Z^2p(1-p)/e^2$, where Z = 1.96 (95% CI), p=0.5 (maximum variability), and e = 0.05. The calculated sample size was 234, which was increased to 260 after adding a 10% attrition rate.

Sampling Technique

A simple random sampling was used to select 260 households from the list of registered houses in Ikeja LGA (Lagos State Bureau of Statistics, nd; National Bureau of Statistics, 2023). Afterwards, another simple random sampling was also used to select one adult (18 years and above) to complete the questionnaire from the list of people in the selected house. Any selected person who is unavailable or did not consent to the study is replaced via simple random sampling by another person on the household list.

Research Instrument

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A pretested self-developed questionnaire was used for data collection. The face, content, and construct validity of the questionnaire were established by research experts in cognate units. A pilot test was conducted with 30 respondents in Ojo LGA. The test-retest method was employed to determine the reliability and internal consistency of the questionnaire; the instrument produced a 0.72 coefficient value, which was considered acceptable for the study.

Method of Data Collection

The questionnaires were self-administered by the researcher and five (5) trained research assistants to only people who consented to participate in the study. After collection, the data were immediately transferred into a Microsoft Excel spreadsheet and kept in a secure folder on a laptop. To ensure safety, a copy of the folder was saved in the Google Drive platform of the lead researcher.

Method of Data Analysis

The collected data were coded and analysed using the Statistical Package for Social Sciences (SPSS). The analysis involved both descriptive and inferential statistics. For the descriptive statistics, frequency counts, percentages, means, and standard deviations were used to summarise respondents' demographic characteristics and responses on the effect of subsidy removal. While for the inferential statistics, chi-square, regression analysis, and ANOVA were employed to test the relationships between subsidy removal and cost of living indicators, as well as to determine significant predictors of household expenditure patterns.

RESULTS

Table 1: Demographic Characteristics of Respondents

Variables	Frequency	Percentage
Gender		
Male	103	39.6
Female	157	60.4
Total	260	100.0
Age		
18 - 25 years	11	4.2
26 - 35years	49	18.8
36 - 45 years	57	22.0
46 - 55 years	82	31.5
56 years and above	61	23.5
Total	**260**	**100.0**
Employment		
Public sector	38	14.6
Private sector	70	26.9
Self-employed	43	16.5

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Student	71	27.4
Retired	38	14.6
Total	**260**	**100.0**
Income level		
<N50k	55	21.3
N50k-N100k	100	38.4
N100,001k-N200k	59	22.6
N200,001-N500k	17	6.7
Above N500k	29	11.0
Total	**260**	**100.0**
Household size		
1-2	19	7.3
3-4	49	18.9
5-6	125	48.2
More than 6	67	25.6
Total	**260**	**100.0**

As seen in Table 1, most (60.4%) were females, were within the age group of 46 - 55 years (31.5%), and students (27.4%) which was followed closely by private sector workers (26.9%). The monthly income of most (38.4%) of the respondents was between ₦50,000 ($34) and ₦100,000 ($68), while the household size of majority (48.2%) was 5-6 people.

Table 2: Perception of Post Subsidy Transportation Expenses

	Transportation Expenses	SA	A	D	SD	Total
1	My transportation expenses increased.	92 (35.4%)	160 (61.6%)	8 (3%)	0 (0.0%)	260 (100%)
2	Transportation costs increase affected living expenses.	193 (74.4%)	60 (23.2%)	7 (2.4%)	0 (0.0%	260 (100%)
3	My current transportation expenses are manageable.	176 (67.7%)	50 (15.2%)	44 (17.1%)	0 (0.0%)	260 (100%)

As shown in Table 2, the majority (97%) of respondents believe that their transportation expenses increased after the fuel subsidies removal, while 97.6% are of the opinion that the increase in transportation costs affected their overall living expenses. However, 82.9% of the respondents believe that their current transportation expenses are manageable despite the removal. The impact of subsidy removal on transportation expenses was statistically significant (p =0.000).

As in Table 3, all (100%) of the respondents believe that the prices of basic goods increased after the fuel subsidy removal, while 82.9% said the increased cost of basic goods substantially impacted their household budget. However, all (100%) said they were still able to purchase basic goods despite a significant price increase. The impact of subsidy removal on the costs of basic goods was statistically significant (p =0.000).

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Table 3: Perception of Post subsidy Cost of Basic Goods

	Cost of Basic Goods	SA	A	D	SD	Total
1	Prices of basic goods significantly increased.	170 (65.2%)	90 (34.8%)	0 (0.0%	0 (0.0%)	260 (100%)
2	Impacted household budget.	46 (17.7%)	170 (65.2%)	44 (17.1%)	0 (0.0%)	260 (100%)
3	Able to purchase basic goods.	216 (82.9%)	44 (17.1%)	0 (0.0%)	0 (0.0%	260 (100%)

As in Table 4, all (100%) of the respondents believe that the quality of their housing has significantly declined, and they are struggling to afford their current housing situation due to increased living costs. All (100%) of the respondents claimed they experienced significant delays in housing-related expenses because of the increased cost of living. However, the impact of subsidy removal on the quality of housing was not statistically significant ($p = 0.175$).

Table 4: Post Subsidy Quality of Housing

	Quality of Housing	SA	A	D	SD	Total
1	Quality of housing declined.	176 (67.7%)	84 (32.3%)	0 (0.0%)	0 (0.0%)	260 (100%)
2	Struggling to afford current housing situation.	176 (67.7%)	84 (32.3%)	0 (0.0%)	0 (0.0%)	260 (100%)
3	Delay housing-related expenses because.	180 (69.2%)	80 (30.8%)	0 (0.0%)	0 (0.0%)	260 (100%)

As seen in Table 5, all (100%) of the respondents said healthcare costs increased after the fuel subsidy removal, making all of them reduce their accessibility to healthcare facilities. Furthermore, all the respondents agreed that the post-subsidy increase in healthcare costs has reduced their affordability of medications and treatments. The impact of subsidy removal on healthcare costs was statistically significant ($p = 0.000$).

Table 5: Perception of Post Subsidy Healthcare Costs

	Healthcare Costs	SA	A	D	SD	Total
1	Healthcare costs increased.	188 (72.3%)	72 (27.7%)	0 (0.0%)	0 (0.0%)	260 (100%)
2	Reduction in accessibility to healthcare facilities.	176 (67.7%)	84 (32.3%)	0 (0.0%)	0 (0.0%)	260 (100%)
3	Reduction in affordability of medications/treatments.	168 (64.6%)	92 (35.4%)	0 (0.0%)	0 (0.0%)	260 (100%)

As in Table 6, all respondents believe that the fuel subsidy removal negatively impacted their costs of standard living, and the government should take more measures to mitigate the effects of fuel subsidy removal on urban dwellers.

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Table 6: General Perception of Subsidy Removal on Standard Living

	General Perception	SA	A	D	SD	Total
1	Removal negatively impacted standard of living.	128 (49.4%)	132 (50.6%)	0 (0.0%)	0 (0.0%)	260 (100%)
2	Government should mitigate the effects.	126 (48.5%)	134 (51.5%)	0 (0.0%)	0 (0.0%)	260 (100%)

As in Table 7, the majority (82.3%) believe it is a sudden policy, and 65.2% agree it is harsh. Whereas only 17.7% believe the policy benefits the masses, and 84.8% believe only the government will benefit from it. Also, all (100%) of the respondents believe the policy is not friendly to the masses. The perception that subsidy removal was a friendly policy for the masses was not statistically significant (0.081). Thus, the respondents perceive subsidy removal as an unfriendly policy to the masses.

Table 7: Perception of Subsidy Removal

	Statements	SA	A	D	SD	Total
1	It is a sudden policy	130 (50%)	84 (32.3%)	46 (17.7%)	0 (0.0%)	260 (100%)
2	It is a harsh policy	130 (50%)	40 (15.2%)	90 (34.8%)	0 (0.0%)	260 (100%)
3	It benefits the masses	46 (17.7%)	0 (0.0%)	91 (35.4%)	123 (47.6%)	260 (100%)
4	It benefits the government only	128 (49.4%)	92 (35.4%)	40 (15.2%)	0 (0.0%)	260 (100%)
5	It is not masses friendly	0 (0.0%)	0 (0.0%)	89 (34.1%)	171 (65.9%)	260 (100%)

Table 8 summarises the impacts of subsidy removal on the overall costs of living among the respondents. Using a multivariate multiple regression model, Wilks' Lambda test of (0.323, 0.000< 0.05) indicated that subsidy removal significantly predicts transportation, cost of basic goods, housing and cost of health considered together. Meanwhile, by considering them individually, results showed that transportation was significantly predicted by subsidy removal (0.000<0.05, R2 = 0.235; the cost of basic goods was significantly predicted by subsidy removal (0.000<0.05, R2 = 0.37); and the cost of health was significantly predicted by subsidy removal (0.000<0.05, R2 = 0.131). However, it was found that housing was not significantly predicted by subsidy removal (0.277>0.05, R2 = 0.007). Hence, subsidy removal significantly impacted the overall costs of living among urban dwellers in Ikeja LGA, Lagos State.

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Table 8: Multivariate multiple regression of impact of subsidy removal on cost of living among urban dwellers in Ikeja LGA.

Test/Source	Statistics/ Value	F	df (Hypothesis, Error)	Sig.
Multivariate Tests				
Wilks' Lambda	.323	133.388	(4, 255)	.000
Between-subject effects				
Transportation	$R^2 = .235$	79.148	(1, 258)	.000
Cost of Basic Goods	$R^2 = .370$	151.618	(1, 258)	.000
Housing	$R^2 = .007$	1.854	(1, 258)	.227
Cost of Health	$R^2 = .131$	38.737	(1, 258)	.000

The results revealed that the fuel subsidy removal negatively impacted on transportation expenses, the cost of basic goods, and the costs of healthcare on urban dwellers in the Ikeja LGA of Lagos State. The respondents perceive the subsidy removal as an unfriendly policy to the masses. However, the fuel subsidy removal did not have a significant negative impact on the quality of housing among the respondents.

Discussion

The objectives of this study were to assess the impacts of subsidy removal on transportation expenses, cost of basic goods, quality of housing, and the cost of healthcare among urban dwellers in Ikeja LGA, and to evaluate their general perception on the policy. The study findings indicated that the fuel subsidy removal had a significant incremental impact on transportation expenses among the respondents. This is consistent with the findings of Aregbeyen and Kolawole (2015), who noticed that fuel price increases due to subsidy removal resulted in higher transportation costs. The increase in transportation fares can have far-reaching effects on urban dwellers, particularly those who rely heavily on public transportation. As observed by Ayanwale and Adeoye (2014), increased transportation costs can reduce household disposable income, making it challenging for individuals to afford basic household needs. Subsidy removal also had a significant incremental impact on the costs of basic goods among the respondents. This is in line with the findings of Eregha and Mesagan (2016), which showed that subsidy removal can lead to increased prices of goods and services, particularly for low-income households. The increase in the cost of basic goods can have severe implications for urban dwellers, particularly those living below the poverty line. As noted by Falola (2016), increased prices of basic goods can lead to reduced consumption and decreased household welfare.

Furthermore, the subsidy removal had a significant incremental impact on the costs of healthcare among urban dwellers. This is consistent with the findings of Iwayemi (2008), which showed that increased transportation costs can reduce access to healthcare services, particularly among vulnerable populations. The increase in

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healthcare costs can have severe implications for urban dwellers, particularly those with pre-existing medical conditions, such as diabetes and hypertension, or those who require regular healthcare, such as antenatal care. As observed by Jerome (2011), increased healthcare costs can lead to reduced healthcare utilisation and poor health outcomes. However, the subsidy removal did not have a significant impact on the quality of housing among urban dwellers. This may be attributed to the fact that housing costs are often fixed in the short term, and changes in fuel prices may not immediately affect housing quality. However, Gbadebo and Ademola (2017) noted that increased transportation costs can lead to changes in residential location choices, which may ultimately affect housing quality.

Overall, the study reveals that subsidy removal had a significant incremental impact on the general costs of living among urban dwellers. This conforms to the findings of Nwokocha and Nwankwo (2017), which showed that subsidy removal can lead to increased prices of goods and services, reduced household disposable income, and decreased household welfare. The increase in the cost of living can have far-reaching effects on urban dwellers, particularly those living below the poverty line. As noted by Olaniyan and Akinyemi (2015), increased costs of living can lead to reduced consumption, decreased household welfare, and increased poverty. Furthermore, a significant number of respondents perceived the subsidy removal as an unfriendly policy for the masses. As noted by Adenikinju (2008), the removal of subsidies can lead to significant price increases, which can negatively impact household welfare. Similarly, Adubi and Okunmadewa (1999) found that subsidy removal can exacerbate poverty and inequality, further supporting the notion that urban dwellers may not perceive subsidy removal as beneficial or friendly.

CONCLUSION

This study has provided empirical evidence on the negative effects of subsidy removal on transportation fares, costs of basic goods, healthcare costs, and overall cost of living among urban dwellers in Ikeja LGA. The findings of this study have implications for policymakers, highlighting the need for targeted interventions to mitigate the adverse effects of subsidy removal on urban dwellers. Some of the proposed targeted interventions, as suggested by the findings of this study, include:

1. Implement Social Safety Nets: The government should introduce or intensify targeted social protection programmes such as conditional cash transfers, food subsidies, and transport vouchers for low-income households.

2. Invest in Affordable Public Transportation: The Lagos State government should strengthen mass transit systems (BRT, rail, and water transport) to provide cheaper alternatives to commercial transport, thereby reducing the burden of rising transportation fares.

3. Promote Local Food Production: Policies that encourage mechanised agriculture, reduce post-harvest losses, and improve supply chains should be prioritised. This will help stabilise the cost of basic goods and reduce reliance on expensive imports.

4. Enhance Access to Healthcare: Subsidies should be redirected towards improving healthcare facilities, expanding health insurance coverage, and making essential drugs more affordable to mitigate the rising cost of healthcare.

5. Transparent Communication and Policy Implementation: The government should adopt a participatory approach by engaging stakeholders, labour unions, and community groups before implementing such policies. Clear communication should help build public trust.

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