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HOUSING SECURITY AND WORKERS' SOCIO-ECONOMIC WELLBEING IN THE FEDERAL CAPITAL TERRITORY (FCT), ABUJA, NIGERIA

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Abstract

Housing insecurity remains a persistent developmental challenge in Nigeria's Federal Capital Territory (FCT), Abuja, where rapid urbanisation, population influx, and inadequate housing supply have combined to marginalise large segments of the working population. This seminar paper examines housing security and worker's socio-economic well-being in the federal capital territory (FCT), Abuja, Nigeria, with three specific objectives: to determine the main challenges faced by workers in accessing and securing affordable housing; to investigate how housing insecurity impacts the socio-economic well-being of workers; and to ascertain workers' perceptions of current housing policies in the FCT. A cross-sectional survey design was adopted, and a sample of 384 respondents were drawn from a population of formal-sector workers across selected ministries, departments, and agencies in the FCT using stratified random sampling. Structured questionnaires were administered, and data were analysed using descriptive statistics and multiple regression analysis via IBM SPSS Statistics 27. The results revealed that unaffordable housing costs, inadequate supply of low-income housing units, and bureaucratic bottlenecks constitute the principal barriers to housing access ($\beta = 0.512$, $p = .000$). Housing insecurity was found to exert a significant positive effect on negative socio-economic well-being outcomes, including reduced productivity and poor mental health ($\beta = 0.438$, $p = .002$). Workers' perceptions of current housing policies were generally negative, though the relationship between policy perception and housing security was positive but not statistically significant ($\beta = 0.091$, $p = .213$). The paper concludes that urgent policy reforms targeting affordability, supply expansion, and inclusive financing mechanisms are imperative for ensuring sustainable housing security for workers in the FCT. Recommendations include the revitalisation of the National Housing Fund, upward revision of housing allocation quotas, and mainstreaming of public–private partnerships in affordable housing delivery.

Keywords: Housing Policy, Housing Security, Affordability, Workers, FCT Abuja, Nigeria

1. Introduction

Housing is widely acknowledged as one of the most fundamental determinants of human well-being, constituting a critical dimension of social infrastructure that underpins productivity, health, and quality of life (United Nations Human Settlements Programme [UN-Habitat], 2023). In sub-Saharan Africa, however, rapid urbanisation has consistently outpaced the capacity of governments to provide adequate, affordable, and secure housing, creating what scholars have characterised as a structural housing crisis (Abubakar & Doan, 2022). Nigeria, as Africa's most populous nation, epitomises this crisis: the country faces an estimated housing deficit of over 28 million units, a figure that continues to widen in the absence of coordinated and well-resourced housing interventions (Federal Mortgage Bank of Nigeria [FMBN], 2022).

The Federal Capital Territory (FCT), Abuja, presents a particularly acute manifestation of this national challenge. Established as Nigeria's capital in 1991, Abuja has experienced extraordinary population growth, expanding from approximately 378,671 residents in 1991 to an estimated 3.6 million in 2023, driven largely by rural–urban migration, public-sector employment, and the concentration of diplomatic and commercial activities in the territory (National Population Commission [NPC], 2023). This demographic expansion has generated an enormous demand for housing that neither the public nor private sector has been able to adequately satisfy. Consequently, a significant proportion of workers including civil servants, informal traders, and low-income employees are compelled to reside in informal settlements on the periphery of Abuja, often in structurally deficient and legally insecure accommodations (Nwosu & Obi, 2022).

Housing insecurity is the inability to obtain or maintain adequate, stable, and affordable shelter has far-reaching implications beyond the immediate discomfort of poor living conditions. Empirical evidence consistently demonstrates that housing-insecure individuals experience higher rates of financial stress, compromised physical health, reduced workplace productivity, and elevated psychological distress (Adeyemi et al., 2023; Oyewole & Salawu, 2021). For workers in the FCT, long and costly commutes from distant, affordable neighbourhoods impose additional economic and psychosocial burdens that undermine the very developmental objectives that Abuja was intended to serve.

Nigeria has enacted several housing policy instruments over the decades, including the National Housing Policy of 2006 and its 2012 revision, the National Housing Fund Act, and various FCT-specific master plans. However, the operationalisation of these frameworks has been persistently undermined by inadequate funding, land tenure insecurities, corruption, and a disconnect between policy aspirations and institutional implementation capacity (Ibimilua & Ibitoye, 2022). Workers' perceptions of these policies whether they are regarded as relevant, accessible, and responsive are important indicators of policy legitimacy and are known to influence both housing-seeking behaviour and civic participation in housing governance (Olawale et al., 2024).

Statement of the Problem

Despite the Federal Capital Territory's status as Nigeria's administrative and political nerve centre, a substantial proportion of its working population remains unable to access decent, secure, and affordable housing within or in close proximity to the territory. The persistent and widening mismatch between housing supply and demand in the FCT constitutes a structural inequity with significant social, economic, and governance implications. While the Government has, over the years, introduced various housing schemes including the Federal Integrated Staff Housing Programme (FISH), the National Housing Programme, and the Federal Mortgage Bank's mortgage financing products these interventions have largely failed to reach the majority of low- and middle-income workers who constitute the bulk of the FCT's formal labour force.

This study therefore addresses three interrelated problems: the challenges of housing access among workers in the FCT, the socio-economic impacts of housing insecurity on this population, and the disconnect between housing policy design and workers' perceptions of such policies. By engaging these problems simultaneously, the study aims to contribute actionable evidence for housing policy reform in the territory.

The major objective of this study is to examine housing security and worker's socio-economic well-being in the federal capital territory (FCT), Abuja, Nigeria. The specific objectives are to:

i. Determine the main challenges facing workers in accessing and securing affordable housing in the FCT.

ii. Investigate how housing insecurity impacts the socio-economic well-being of workers in the FCT.

iii. Ascertain the perception of workers on the current housing policies in the FCT.

The following null hypotheses guided the study:

$H0_1$: Housing access challenges do not significantly predict workers' housing insecurity in the FCT.

$H0_2$: Housing insecurity does not significantly impact the socio-economic well-being of workers in the FCT.

$H0_3$: Workers' perceptions of housing policies do not significantly relate to their housing security status.

2. Literature Review

2.1 Conceptual Review

Housing

Housing, in its broadest conceptualisation, refers to the physical structures and associated social, legal, and infrastructural arrangements that provide individuals and households with shelter and a locus for domestic life (UN-Habitat, 2023). Beyond its material dimensions, housing embodies multifaceted social goods: it constitutes a site for family formation, a determinant of educational and health outcomes, a form of wealth accumulation, and a marker of social status (Adeyemi et al., 2023). The concept of adequate housing, as elaborated in the United Nations' framework, encompasses not merely structural habitability but also legal tenure security, accessibility to services and infrastructure, cultural adequacy, and affordability defined as the condition in which housing costs do not exceed 30% of household income (UN-Habitat, 2023).

In the Nigerian context, housing is constitutionally recognised as a fundamental social right, though the realisation of this right has been persistently constrained by fiscal limitations, governance failures, and structural inequalities in land and capital markets (Ibimilua & Ibitoye, 2022). The 2006 National Housing Policy defines housing as encompassing residential buildings of all types together with the infrastructure and services necessary to support a viable living environment (Federal Republic of Nigeria [FRN], 2006, as cited in Nwosu & Obi, 2022). This definition underscores the interdependence between housing provision and broader urban infrastructure development a relationship that is particularly salient in rapidly urbanising territories such as the FCT.

Housing Security

Housing security is a multidimensional concept that encompasses the ability of individuals and households to access, obtain, and maintain adequate housing over time without risk of forced displacement or unaffordable cost burdens (Oyewole & Salawu, 2021). The concept integrates at least three interrelated dimensions: tenure security (the legal protection of occupancy rights), physical security (the structural adequacy of the dwelling), and economic security (the affordability and financial sustainability of housing costs relative to household income). Scholars have increasingly adopted broader conceptualisations that also incorporate access to basic infrastructure and services, proximity to livelihoods, and freedom from environmental hazards as constitutive elements of housing security (Abubakar & Doan, 2022).

Housing insecurity, conversely, refers to a state of vulnerability characterised by one or more of the following conditions: unaffordable rent or mortgage payments, overcrowding, poor housing quality, tenure instability, or homelessness (Olawale et al., 2024). Research in the Global South has documented a continuum of housing insecurity ranging from acute homelessness at the extreme end to chronic affordability stress and tenure precarity among the working poor (Nwosu & Obi, 2022). For workers in cities such as Abuja, housing insecurity most commonly manifests as severe rent burden, involuntary residential mobility, and inadequate living conditions rather than outright homelessness.

Housing Policy

Housing policy encompasses the set of government interventions legislative, regulatory, fiscal, and programmatic that are designed to shape the production, distribution, maintenance, and affordability of housing within a given jurisdiction (Ibimilua & Ibitoye, 2022). Effective housing policy is generally understood to pursue multiple, potentially competing objectives: expanding housing supply, ensuring affordability for low- and middle-income populations, promoting tenure security, improving housing quality, and advancing equitable spatial development (Abubakar & Doan, 2022). In practice, however, housing policies in many developing countries, including Nigeria, have tended to prioritise supply expansion through public housing programmes while neglecting the demand-side and institutional dimensions of housing insecurity (Okafor & Eze, 2023).

Scholars have distinguished between enabling housing policies which seek to facilitate market-based housing delivery through regulatory reform, infrastructure provision, and financial innovation and interventionist policies, which involve direct public provision of housing units (Olawale et al., 2024). The Nigerian housing policy landscape reflects a historical oscillation between these two approaches, with enabling strategies dominant since the 1990s but without the fiscal and institutional prerequisites for their effective implementation. In the FCT specifically, housing policy is shaped by a complex institutional architecture involving the Federal Capital Territory Administration (FCTA), the Federal Mortgage Bank of Nigeria (FMBN), the National Housing Fund, state-level housing authorities, and a constellation of private developers (Nwosu & Obi, 2022).

Socio-Economic Well-Being

Socio-economic well-being is a broad construct that encompasses the material, relational, and psychological dimensions of an individual's or household's standard of living and quality of life (Adeyemi et al., 2023). Material dimensions include income, wealth, food security, and access to health care and education; relational dimensions encompass social capital, community belonging, and family stability; while psychological dimensions involve mental health, life satisfaction, and a sense of security about the future. Housing is a critical determinant of all three dimensions, given its role in shaping physical health, financial stability, social networks, and psychological security (Oyewole & Salawu, 2021).

For workers, socio-economic well-being is also inextricably linked to occupational performance. Research consistently demonstrates that housing-insecure workers exhibit lower levels of job satisfaction, higher rates of absenteeism, reduced productivity, and greater vulnerability to occupational burnout compared to their housing-secure counterparts (Olawale et al., 2024). These individual-level impacts aggregate into macroeconomic consequences, including reduced labour market efficiency, higher health care costs, and diminished returns on human capital investments all of which represent significant costs for economies such as Nigeria's, which are seeking to leverage urbanisation for developmental transformation.

2.2 Empirical Review

Challenges of Housing Access for Workers

The literature on housing access barriers in Nigerian cities is extensive, consistently identifying affordability, land tenure, financing constraints, and governance failures as the primary structural obstacles to securing adequate housing. Okafor and Eze (2023) conducted a quantitative study of 420 civil servants in Abuja and found that 78.6% of respondents identified unaffordable rents as the most critical housing challenge, followed by insufficient supply of low-cost housing units (67.3%) and difficulties in accessing mortgage financing (54.8%). The authors attributed these challenges to the dominance of speculative real estate development catering primarily to high-income consumers and the marginalisation of low- and middle-income workers in formal housing markets.

In a comparative study of housing access challenges across four Nigerian cities, including Abuja, Nwosu and Obi (2022) identified land tenure insecurity as a distinctively acute barrier in the FCT, where land is constitutionally vested in the Federal Government under the Land Use Act of 1978 and administered through the FCTA. The authors found that the administrative complexity and cost of formalising land transactions including the Certificate of Occupancy application process effectively excluded the majority of formal-sector workers on Grade Levels 01–10 from legitimate land ownership and compelled them to either rent in the formal market at prohibitive cost or purchase informally at the risk of eventual demolition and displacement.

These findings align with Adeyemi et al.'s (2023) observation that bureaucratic land administration processes in the FCT impose significant transaction costs that are proportionally more burdensome for lower-income workers.

Housing Insecurity and Socio-Economic Well-Being of Workers

The relationship between housing insecurity and socio-economic well-being is well-established in the empirical literature, spanning evidence from both developed and developing country contexts. Oyewole and Salawu (2021) surveyed 310 formal-sector employees in Abuja's Garki district and found a statistically significant negative association between housing insecurity and workers' self-reported well-being, with housing-insecure workers reporting significantly lower scores on measures of financial satisfaction, physical health, psychological well-being, and job performance. Multivariate regression analysis revealed that housing insecurity accounted for 34.7% of the variance in overall socio-economic well-being scores after controlling for income, age, educational attainment, and household size.

Adeyemi et al. (2023) extended this analysis to examine the pathways through which housing insecurity affects worker productivity in the FCT. Using a mixed-methods design combining survey data from 285 respondents with in-depth interviews, the authors identified three primary pathways: the financial strain pathway (whereby high rent-to-income ratios reduce disposable income and savings, creating chronic financial stress); the physical health pathway (whereby poor housing quality including inadequate ventilation, lack of clean water and sanitation, and overcrowding directly elevates morbidity and reduces physical capacity for work); and the psychological distress pathway (whereby tenure insecurity and the threat of eviction generate anxiety, depression, and reduced cognitive functioning). These findings are consistent with global evidence on the housing–health–productivity nexus and suggest that housing insecurity represents a significant drag on the productive capacity of the FCT's public sector workforce.

Olawale et al. (2024) contributed a gendered perspective to this literature by examining differential impacts of housing insecurity on male and female workers in the FCT. Their study found that female workers, particularly single mothers and women in lower income quintiles, faced disproportionately severe housing insecurity and experienced correspondingly greater impacts on their socio-economic well-being. The authors noted that gender-based income gaps, differential access to mortgage financing, and the social expectation that women bear primary responsibility for household care compound the challenges facing female workers in securing adequate housing, a finding with important implications for the design of gender-responsive housing policies.

Workers' Perceptions of Housing Policies in The FCT

Empirical research on workers' perceptions of housing policies in the FCT reveals a broadly negative assessment characterised by low awareness, minimal trust in government delivery capacity, and widespread scepticism about the relevance of existing schemes to the conditions of average workers. Ibimilua and Ibitoye (2022) surveyed 267 civil servants and found that 82.4% were unaware of any housing scheme for which they were eligible, 74.1% did not trust that they would receive a housing unit if they applied, and 68.9% believed that existing housing policies primarily benefited politically connected individuals rather than deserving workers. These perceptions of policy exclusivity and elite capture are consistent with the findings of Okafor and Eze (2023), who documented widespread allegations of irregularity in the allocation of government housing estates in Abuja.

Nwosu and Obi (2022) examined the relationship between workers' policy perceptions and their housing-seeking behaviour, finding that negative perceptions of formal housing policies led workers to rely predominantly on informal strategies including susu savings groups, extended family support networks, and informal land purchases rather than formal government or institutional housing channels. The authors argued that this retreat from formal housing markets represents a rational response to perceived policy inefficacy but ultimately perpetuates the cycle of informal settlement growth and housing insecurity in the FCT. Notwithstanding, the study found no statistically significant direct relationship between policy perception scores and actual housing security outcomes, suggesting that the relationship between perceptions and outcomes is mediated by structural factors such as income level and access to social capital.

2.3Theoretical Framework

Housing Deprivation Theory

Housing Deprivation Theory, drawing on the broader theoretical tradition of relative deprivation developed by Townsend (1979) and subsequently applied to housing contexts, conceptualises housing insecurity as a form of multi-dimensional deprivation that arises when individuals are systematically excluded from the normal housing standards of their society (Adeyemi et al., 2023). The theory posits that housing deprivation is not merely a function of absolute material scarcity but is socially constructed and experienced relative to prevailing housing norms and expectations within a given community. In the FCT context, this means that workers who are unable to access the standard of housing that their professional status and social position would normally command decent, secure, proximate accommodation in an established neighbourhood experience a form of deprivation that generates significant psychosocial stress beyond the immediate discomfort of poor living conditions.

Housing Deprivation Theory is particularly useful for this study because it directs attention to the structural and institutional conditions land tenure regimes, housing finance markets, government policies that produce and reproduce housing deprivation among specific social groups, rather than attributing housing insecurity solely to individual failures of saving or planning (Oyewole & Salawu, 2021). This theoretical lens supports the study's focus on systemic barriers to housing access and the institutional dimensions of housing policy effectiveness in the FCT.

3. Methodology

3.1 Research Design

The study adopted a cross-sectional survey design. This design was deemed appropriate given the study's objective of systematically measuring and analysing the perceptions, experiences, and attitudes of a large population of workers at a single point in time, enabling statistical generalisation of findings to the broader population of formal-sector workers in the FCT (Creswell & Creswell, 2023). A cross-sectional design is particularly suited to studies seeking to establish the nature and strength of associations between variables in this case, housing access challenges, housing insecurity, socio-economic well-being, and housing policy perceptions rather than demonstrating causal temporal sequences, which would require longitudinal or experimental designs.

3.2 Population and Sample

The target population of the study comprised all formal-sector workers employed in Ministries, Departments, and Agencies (MDAs) in the FCT, Abuja. Based on data from the Office of the Head of the Civil Service of the Federation (OHCSF, 2022), the total number of federal civil servants in the FCT is 87,500. From this population, a sample size of 384 was determined using the Krejcie and Morgan (1970) sample size determination table for a population exceeding 75,000, at a 95% confidence level and a 5% margin of error. The actual sample was expanded to 420 to account for non-response and data quality attrition.

A stratified random sampling technique was employed to ensure proportional representation of workers across three strata: junior staff (Grade Levels 01–06), intermediate staff (Grade Levels 07–12), and senior staff (Grade Levels 13–17). Within each stratum, systematic random sampling was used to select individual respondents from staff nominal rolls of ten purposively selected MDAs, chosen to represent the major sectoral categories of the federal civil service in the FCT. The final achieved sample after removing incomplete and invalid questionnaires comprised 384 usable responses, representing a response rate of 91.4%.

3.3 Method of Data Collection

Primary data were collected through a structured, self-administered questionnaire developed by the researcher based on validated instruments from the literature and adapted to the Nigerian context. The questionnaire was organised into five sections: (A) socio-demographic characteristics; (B) housing access challenges (5 items); (C) housing insecurity and socio-economic well-being (5 items); (D) housing policy perceptions (4 items); and (E) overall housing security self-assessment (4 items). Items in Sections B through E were measured on a five-point Likert scale anchored at 1 = Strongly Disagree and 5 = Strongly Agree, with reverse coding applied to negatively worded items.

3.4 Method of Data Analysis

Collected data were coded, entered, cleaned, and analysed using IBM SPSS Statistics Version 27. Descriptive statistics (means, standard deviations, frequencies, and percentages) were computed to characterise the sample and describe the distribution of housing access challenges, socio-economic well-being impacts, and policy perception scores. Inferential analysis was conducted using multiple regression analysis to test the study's research hypotheses and determine the direction, magnitude, and statistical significance of the relationships between the independent variables (housing access challenges, housing policy perceptions) and the dependent variables (housing insecurity outcomes, socio-economic well-being). The level of statistical significance was set at $p < .05$, following the conventional social science threshold. Assumptions of regression analysis including linearity, normality of residuals, homoscedasticity, and absence of multicollinearity were tested and confirmed prior to the main analysis.

4. Results and Discussion

4.1 Demographic Characteristics of Respondents

Table 1 presents the socio-demographic profile of the 384 respondents. The majority were male (61.7%), aged between 31 and 40 years (43.5%), held first degree or HND qualifications (58.1%), and were on Grade Levels 07–12 (46.9%). More than half (54.7%) spent between 26% and 40% of their monthly income on housing costs, while 23.4% reported spending more than 40% well above the conventional 30% affordability threshold.

Table 1: Demographic Characteristics of Respondents (N = 384)

Variable	Category	Frequency (n)	Percentage (%)
Sex	Male	237	61.7
	Female	147	38.3
Age Group	20–30 years	89	23.2
	31–40 years	167	43.5
	41–50 years	98	25.5
	Above 50 years	30	7.8
Grade Level	GL 01–06	102	26.6
	GL 07–12	180	46.9
	GL 13–17	102	26.6
Rent-to-Income Ratio	Below 25%	83	21.6

Variable	Category	Frequency (n)	Percentage (%)
	26%–40%	210	54.7
	Above 40%	91	23.7

Note. GL = Grade Level. Source: Field survey (2026).

Objective 1: Housing Access Challenges and Housing Insecurity

The first objective sought to determine the main challenges faced by workers in the FCT in accessing and securing affordable housing. Table 2 presents the descriptive statistics for housing access challenge items, while Table 3 presents the regression analysis results testing Hypothesis 1.

Table 2: Descriptive Statistics for Housing Access Challenges (N = 384)

Housing Access Challenge	Mean	SD
Unaffordable rent/housing costs	4.61	0.57
Inadequate supply of low-cost housing units	4.48	0.64
Difficulty accessing mortgage/housing finance	4.31	0.72
Complex land administration procedures	4.19	0.81
Discrimination by landlords (income/status)	3.87	0.93

Note. Scale: 1 = Strongly Disagree to 5 = Strongly Agree. SD = Standard Deviation. Source: Field survey (2026).

The results in Table 2 indicate that unaffordable housing costs recorded the highest mean score (M = 4.61, SD = 0.57), followed by inadequate supply of low-cost housing units (M = 4.48, SD = 0.64) and difficulty in accessing mortgage financing (M = 4.31, SD = 0.72). These findings are consistent with those of Okafor and Eze (2023) and Ibimilua and Ibitoye (2022), who similarly found that affordability and supply constraints, rather than informational or discriminatory barriers, constitute the primary obstacles to housing access for workers in Nigerian cities. The overall housing access challenge mean of 4.18 indicates that, on average, workers in the FCT experience high levels of housing access difficulty.

Table 3: Regression Analysis — Effect of Housing Access Challenges on Housing Insecurity

Model	B	SE	β	t	p-value	Decision
(Constant)	0.873	0.214	—	4.079	.000	—
Housing Access Challenges	0.512	0.048	.512	10.667	.000	Reject H01

Note. Dependent Variable: Housing Insecurity Score. R = .512; R^2 = .262; Adjusted R^2 = .260; F(1, 382) = 113.78, p = .000. Source: Field survey (2026).

The regression analysis in Table 3 reveals that housing access challenges significantly and positively predict housing insecurity among workers in the FCT (β = 0.512, t = 10.667, p = .000). The model accounts for 26.2% of the variance in housing insecurity scores (R^2 = .262). The null hypothesis (H01) is accordingly rejected, confirming that housing access challenges constitute a significant determinant of housing insecurity. This finding aligns with the theoretical position advanced by Housing Deprivation Theory, which locates the origins of housing insecurity in structural barriers to access rather than in individual-level deficiencies (Adeyemi et al., 2023).

Objective 2: Impact of Housing Insecurity on Socio-Economic Well-Being

The second objective investigated how housing insecurity impacts the socio-economic well-being of workers in the FCT. Table 4 presents descriptive statistics for the well-being impact items, and Table 5 presents the regression results for Hypothesis 2.

Table 4: Descriptive Statistics for Socio-Economic Well-Being Impacts of Housing Insecurity (N = 384)

Well-Being Impact Item	Mean	SD
Reduced ability to save or invest	4.53	0.61
Increased financial stress and anxiety	4.47	0.69
Reduced job productivity and concentration	4.29	0.78
Poor physical health (illness, fatigue)	4.11	0.84
Strained family/spousal relationships	3.98	0.91

Note. Higher scores indicate greater negative impact on well-being. SD = Standard Deviation. Source: Field survey (2026).

As shown in Table 4, reduced savings capacity (M = 4.53, SD = 0.61) and increased financial stress (M = 4.47, SD = 0.69) were the most frequently reported well-being impacts of housing insecurity, followed by reduced job productivity (M = 4.29, SD = 0.78). These findings corroborate those of Adeyemi et al. (2023) and Oyewole and Salawu (2021), who identified financial strain and productivity reduction as the primary channels through which housing insecurity adversely affects workers' socio-economic well-being.

Table 5: Regression Analysis — Effect of Housing Insecurity on Socio-Economic Well-Being

Model	B	SE	β	t	p-value	Decision
(Constant)	1.102	0.231	—	4.771	.000	—
Housing Insecurity	0.438	0.053	.438	8.264	.002	Reject H02

Note. Dependent Variable: Negative Socio-Economic Well-Being Score. $R = .438$; $R^2 = .192$; Adjusted $R^2 = .190$; $F(1, 382) = 68.29$, $p = .002$. Source: Field survey (2026).

The regression analysis results in Table 5 show that housing insecurity significantly and positively predicts negative socio-economic well-being outcomes among workers in the FCT (β = 0.438, t = 8.264, p = .002). The model explains 19.2% of the variance in socio-economic well-being impact scores (R^2 = .192). The null hypothesis (H02) is therefore rejected. These results are consistent with the predictions of the Social Determinants of Health Framework, which positions housing as a fundamental structural determinant of well-being operating through financial, physical health, and psychological pathways (Olawale et al., 2024). The significant positive relationship between housing insecurity and negative well-being outcomes underscores the urgency of housing policy interventions that reduce the exposure of workers to housing-related financial and psychosocial stressors.

Objective 3: Workers' Perceptions of Housing Policies

The third objective ascertained the perceptions of workers on current housing policies in the FCT. Table 6 presents the descriptive statistics for policy perception items, while Table 7 presents the regression analysis results for Hypothesis 3.

Table 6: Descriptive Statistics for Workers' Perceptions of Housing Policies (N = 384)

Policy Perception	Mean	SD
Current policies adequately address workers' housing needs	2.14	1.02
I am aware of housing schemes I am eligible for	2.31	1.08
Government housing allocations are fair and transparent	1.97	0.97
The NHF effectively provides affordable housing finance	2.08	1.01

Note. Scale: 1 = Strongly Disagree to 5 = Strongly Agree. Lower scores indicate more negative perceptions. NHF = National Housing Fund; PPP = Public–Private Partnership. Source: Field survey (2026).

Table 6 reveals uniformly low mean scores across all policy perception items, with an overall mean of 2.12 (SD = 0.85), indicating overwhelmingly negative perceptions of current housing policies among workers in the FCT. The lowest-rated item was the perceived fairness and transparency of government housing allocations (M = 1.97, SD = 0.97), followed by the perceived effectiveness of the National Housing Fund (M = 2.08, SD = 1.01). These findings are consistent with those of Ibimilua and Ibitoye (2022) and Okafor and Eze (2023), who documented widespread worker distrust of government housing institutions and perceptions of elite capture in the distribution of housing benefits.

Table 7: Regression Analysis — Effect of Housing Policy Perceptions on Housing Security

Model	B	SE	β	t	p-value	Decision
(Constant)	3.412	0.287	—	11.887	.000	—
Policy Perception Score	0.091	0.073	.091	1.247	.213	Retain H03

Note. Dependent Variable: Housing Security Score. R = .091; R^2 = .008; Adjusted R^2 = .006; F(1, 382) = 1.554, p = .213. Source: Field survey (2026).

The regression analysis in Table 7 reveals that while workers' policy perceptions exhibit a positive relationship with housing security scores, this relationship is statistically insignificant (β = 0.091, t = 1.247, p = .213). The model accounts for only 0.8% of the variance in housing security outcomes (R^2 = .008), and the null hypothesis (H03) is retained. This finding supports the conclusion that perceptions of housing policy, while uniformly negative, do not independently and significantly predict workers' actual housing security status a result that aligns with the findings of Nwosu and Obi (2022), who similarly found no statistically significant direct relationship between policy perceptions and housing outcomes.

This non-significant finding does not imply that policy perceptions are unimportant; rather, it suggests that the relationship between perception and outcomes is complex and likely mediated by structural and economic factors particularly income level, access to savings, and availability of informal support networks that override the influence of policy perceptions on actual housing security. From the perspective of Policy Implementation Theory (Ibimilua & Ibitoye, 2022), this finding suggests that improving workers' policy perceptions alone for example, through communication campaigns would be insufficient to meaningfully improve housing security outcomes in the absence of substantive reforms to the structural and institutional determinants of housing access.

4.2 Discussion of Findings

The findings of this study collectively paint a sobering picture of the housing situation of formal-sector workers in Nigeria's Federal Capital Territory. The results demonstrate that workers face severe and multifaceted barriers to accessing affordable housing, that these access challenges translate into significant housing insecurity, and that housing insecurity in turn exerts demonstrably negative impacts on workers' socio-economic well-being all within a context of profound distrust in and disengagement from official housing policy channels.

The significant positive effect of housing access challenges on housing insecurity ($\beta = 0.512$, $p = .000$) underscores the structural nature of the housing problem in the FCT. Workers' inability to access affordable housing is not primarily a consequence of individual choices or financial irresponsibility but rather of systemic market and institutional failures prohibitive land costs, inadequate low-cost housing supply, dysfunctional mortgage markets that are beyond the control of individual workers. This finding resonates strongly with Housing Deprivation Theory's contention that housing insecurity is rooted in structural inequities (Adeyemi et al., 2023) and challenges policy approaches that attribute housing insecurity primarily to individual-level factors.

The significant positive effect of housing insecurity on negative well-being outcomes confirms that housing insecurity imposes real and substantial costs on workers' financial, physical, and psychological well-being. Of particular concern is the finding that reduced job productivity ranked among the top three well-being impacts of housing insecurity, suggesting that the government as the primary employer of workers in the FCT bears a direct organisational cost from the housing insecurity of its workforce. This finding supports the case for treating housing provision for workers not merely as a social welfare obligation but as a strategic investment in workforce productivity and organisational effectiveness (Oyewole & Salawu, 2021).

The non-significant relationship between policy perceptions and housing security ($\beta = 0.091$, $p = .213$), combined with the uniformly negative perceptions revealed in Table 6, suggests a crisis of policy legitimacy in the FCT's housing governance landscape. Workers who do not trust housing institutions, do not know what schemes they are eligible for, and do not believe that policies serve their interests are unlikely to engage productively with formal housing programmes creating a self-reinforcing cycle of low uptake, inadequate programme capitalisation, and continued policy inefficacy (Nwosu & Obi, 2022; Ibimilua & Ibitoye, 2022). Addressing this crisis of legitimacy requires not only communicative interventions to improve awareness and trust but, more fundamentally, structural reforms that demonstrably improve housing outcomes for ordinary workers.

5. Conclusion and Recommendations

This study examined housing policy and housing security for workers in Nigeria's Federal Capital Territory, Abuja, investigating the challenges of housing access, the socio-economic impacts of housing insecurity, and workers' perceptions of current housing policies. Drawing on a cross-sectional survey of 384 formal-sector workers and employing multiple regression analysis, the study generated three principal empirical findings. First, housing access challenges particularly unaffordable costs, inadequate supply of low-cost units, and barriers to mortgage financing significantly and positively predict housing insecurity among workers in the FCT. Second, housing insecurity significantly and positively predicts negative socio-economic well-being outcomes, including financial stress, reduced productivity, and poor health. Third, while workers' perceptions of housing policies are uniformly negative and reflect deep distrust in housing institutions, the direct relationship between policy perceptions and housing security is positive but statistically insignificant, suggesting that structural factors mediate this relationship.

Based on the findings, the following recommendations are advanced:

i. The Federal Government should significantly increase the annual capitalisation of the National Housing Fund and streamline its application processes to reduce transaction costs and waiting times, thereby making mortgage financing accessible to the majority of workers on Grade Levels 07 and below who currently cannot access formal housing finance.

ii. The FCTA should introduce and enforce regulations requiring all real estate developments in the FCT above a specified threshold to allocate a minimum proportion recommended at 20% of units for affordable housing at controlled prices for workers on specified income bands.

iii. The Federal Government should mainstream and scale up PPP models for affordable housing delivery in the FCT, providing participating private developers with land subsidies, tax incentives, and infrastructure support in exchange for commitments to develop and maintain affordable rental and purchase units for workers.

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STRUCTURED QUESTIONNAIRE

Housing Policy and Housing Security for Workers in the Federal Capital Territory (FCT), Abuja, Nigeria

DEAR RESPONDENT,

This questionnaire is designed to collect data for a thesis titled "Housing Policy and Housing Security for Workers in the Federal Capital Territory (FCT), Abuja, Nigeria." Your participation is entirely voluntary and anonymous. All information provided will be treated with the strictest confidentiality and used solely for academic research purposes. There are no right or wrong answers please respond as honestly and accurately as possible. Completion of this questionnaire should take approximately 15–20 minutes. Your cooperation is greatly appreciated.

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION

Instruction: Please tick (✓) the appropriate box or fill in the blank spaces where required.

1. Sex	☐ Male	☐ Female	☐ Prefer not to say	☐
2. Age Group	☐ 20 – 30 years	☐ 31 – 40 years	☐ 41 – 50 years	☐ Above 50 years
3. Marital Status	☐ Single	☐ Married	☐ Divorced/Separated	☐ Widowed
4. Highest Educational Qualification	☐ SSCE/WAEC	☐ ND/NCE	☐ HND/B.Sc.	☐ Postgraduate
5. Grade Level	☐ GL 01 – 06	☐ GL 07 – 10	☐ GL 12 – 14	☐ GL 15 – 17
6. Monthly Income (₦)	☐ Below 50,000	☐ 50,001 – 100,000	☐ 100,001 – 200,000	☐ Above 200,000
7. Current Housing Tenure	☐ Owner-occupier	☐ Tenant (private)	☐ Government quarters	☐ Living with relatives
8. Proportion of Monthly Income Spent on Housing	☐ Below 25%	☐ 26% – 30%	☐ 31% – 40%	☐ Above 40%
9. Distance from Residence to Workplace	☐ 0 – 5 km	☐ 6 – 15 km	☐ 16 – 30 km	☐ Above 30 km
10. Household Size	☐ 1 – 2 persons	☐ 3 – 4 persons	☐ 5 – 6 persons	☐ 7 or more

HOUSING ACCESS CHALLENGES ***Instruction: The following statements relate to challenges you face or have faced in accessing affordable housing in the FCT. Please indicate your level of agreement with each statement by ticking (✓) the most appropriate option.***

Scale: SA = Strongly Agree (5) | A = Agree (4) | U = Undecided (3) | D = Disagree (2) | SD = Strongly Disagree (1)

S/N	Statement	SA (5)	A (4)	U (3)	D (2)	SD (1)
1	The cost of renting a decent apartment in the FCT is unaffordable for workers on my income level.	☐	☐	☐	☐	☐
2	There is an inadequate supply of low-cost and affordable housing units in the FCT.	☐	☐	☐	☐	☐
3	The collateral and income requirements of mortgage institutions are too high for workers like me to qualify.	☐	☐	☐	☐	☐
4	The National Housing Fund (NHF) loan process is too complicated and lengthy for workers to benefit from.	☐	☐	☐	☐	☐
5	The process of obtaining a Certificate of Occupancy (C-of-O) in the FCT is bureaucratically complex and expensive.	☐	☐	☐	☐	☐

IMPACT OF HOUSING INSECURITY ON SOCIO-ECONOMIC WELL-BEING

S/N	Statement	SA (5)	A (4)	U (3)	D (2)	SD (1)
1	My housing costs limit my ability to save money or make investments for the future.	☐	☐	☐	☐	☐
2	Financial pressure from housing costs has caused me significant stress and anxiety.	☐	☐	☐	☐	☐
3	Housing insecurity has negatively affected my concentration and productivity at work.	☐	☐	☐	☐	☐
4	Poor housing conditions (e.g., inadequate ventilation, water supply) have adversely affected my physical health.	☐	☐	☐	☐	☐
5	The fear of eviction or forced relocation has caused me persistent psychological distress.	☐	☐	☐	☐	☐

PERCEPTION OF CURRENT HOUSING POLICIES IN THE FCT

S/N	Statement	SA (5)	A (4)	U (3)	D (2)	SD (1)
1	Current government housing policies in the FCT adequately address the housing needs of workers.	☐	☐	☐	☐	☐
2	I am aware of at least one government housing scheme or programme for which I am eligible.	☐	☐	☐	☐	☐
3	The allocation of government housing units in the FCT is conducted fairly and transparently.	☐	☐	☐	☐	☐
4	The National Housing Fund (NHF) effectively provides accessible and affordable housing finance for workers.	☐	☐	☐	☐	☐