

A Comparative Study of Housing Affordability Among Teaching Staff of Lead City University, Ibadan and University of Ibadan, Nigeria

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Abstract- *The aim of this Study is to compare housing affordability among teaching staff of Lead City University, Ibadan and University of Ibadan, Nigeria with a view to enhancing access to housing. This study used a quantitative research approach, deemed most suitable for assessing and contrasting housing affordability among faculty members of public and private universities in Ibadan, Nigeria. Data were obtained through structured questionnaires administered on 496 respondents, comprising 318 teaching staff from UI and 178 from LCU, complemented by field observations. The population of interest was stratified according to the two selected Institutions University of Ibadan and Lead City University. Descriptive and inferential statistics such as frequencies, percentages and mean scores were employed in data analysis. Findings show significant disparities in housing access and quality between the institutions. While most UI staff resided in rented housing (66.7%), LCU staff predominantly owned their homes (60.1%). A substantial portion of teaching staff in both universities faced significant housing affordability challenges, although the burden was more severe among LCU staff. About 66.0% of UI staff and 79.8% of LCU staff spent above the 30% housing-to-income affordability benchmark. The study concluded that disparities in institutional support, income structures, and access to affordable housing finance substantially affect housing affordability among university lecturers in Ibadan. It recommends the formulation of institutional housing policies.*

Keywords: *Comparative Study, Housing Affordability, Lead City University, Teaching Staff, University of Ibadan*

I. INTRODUCTION

Housing is a basic human need, after air, water, food, and clothing. It has been asserted that housing encompasses more than just shelter; a house goes

beyond the basic function of providing a roof over one's head. Its concept has so transcended the conventional view of a structure including four walls and a roof intended to protect humans from environmental forces.

The economic aspect of housing affordability has garnered public attention in recent decades due to many difficulties that transcend state boundaries and need a comprehensive economic strategy at both continental and global levels.

Human population concentration in urban areas is usually characterized by job and service availability and this unfortunately, is hindered by scarcity of physical space for residential development. This is exacerbated by the persistent escalation of housing sale and rental prices, coupled with a low rate of housing construction relative to existing demand.

The widening income disparity, alongside rising housing costs, is increasingly burdening a significant portion of the global population with financial strain. Furthermore, the disparities in development levels among nations and within regions of the same country are intensifying poverty and severely restricting access to adequate housing (Udoka & Kpataene, 2017).

The escalation of housing expenses relative to income has compelled an increasing number of households to allocate a larger portion of their disposable income to housing, thereby necessitating reductions in expenditures on other essential aspects of quality of life, such as education, health, culture, entertainment, and clothing (Lăzărescu & Diacon, 2020).

Housing provision for university staff in Nigeria remains a pressing issue, particularly in urban hubs like Ibadan where demand far outstrips supply. For instance, according to Abidoye, Sagada, & Mukhtar (2018), the University of Ibadan maintains approximately 1,212 staff housing units for its 5,339 employees, yet over 400 active requests indicate persistent shortage and increasing pressure on institutional housing resources.

The situation with the teaching staff of Lead City University seems different. First, being a private university with an estimated 323 teaching staff initially without staff quarters, the teaching staff often live in peri-urban areas where rents are lower but infrastructural services and tenure security remain weak; a trade-off associated with informal land acquisition and incremental housing typical in Ibadan's urban fringe (Alabi, Babalola & Popoola 2021).

The imbalance between supply and demand forces many teaching staff into off-campus accommodation highlighting pervasive housing insecurity even within public-sector institutions. At UI, the spatial and socio-cultural suitability of provided housing has also been questioned (Abidoye, Sagada, & Mukhtar, 2018).

Abidoye et al., (2018) observe that while staff dwellings are available, they often fail to reflect occupants' cultural expectations and family needs, leading to subsequent complaints and ad hoc modifications.

This mismatch not only undermines occupant's well-being but may also reduce staff satisfaction, potentially affecting work performance and retention which are key issues in higher education management (Femi, 2018).

These issues not only raise cost burdens and also jeopardize long-term asset security for staff members are unable to access formal mortgage schemes or dispute-resolution systems.

This is especially problematic for LCU staff, who lack employer-backed housing loans or subsidies that accompany public-sector employment. Hence the

need for this study. The aim of this Study is to compare housing affordability among teaching staff of Lead City University Ibadan and University of Ibadan, Nigeria with a view to enhancing access to housing.

II. LITERATURE REVIEW

2.1 Concept of Housing Affordability

Housing affordability is a complex notion that extends beyond the mere capacity to buy or lease a residence. It includes the correlation between housing expenses and household income, along with the quality and sufficiency of housing about a family's requirements. In Ibadan, Nigeria's rapidly expanding metropolis, comprehending housing affordability is essential for tackling urban development obstacles and social justice concerns.

Accommodation affordability fundamentally pertains to the ability of families to get suitable accommodation without jeopardizing their capability to fulfill other essential requirements. Gan and Hill (2019) provide a thorough framework for comprehending affordability, delineating it into three principal dimensions:

Purchase affordability refers to a household's capacity to get sufficient cash to own a property. The significant increase in property prices in recent years has made affordability especially difficult for several inhabitants (Ebekozi, Aigbavboa, Aigbedion, Ogbaini & Awe, 2022).

Repayment affordability assesses a household's capacity to fulfill mortgage obligations. Due to Nigeria's often unstable economic circumstances, characterized by variable interest rates and inflation, the affordability of repayments is a major problem for several homeowners (Ebekozi et al., 2022).

Income Affordability: This pertains to the ratio of housing costs to income. In Ibadan, where income inequalities are significant, the dimension of affordability differs markedly across various socio-economic classes (Ebekozi et al., 2022).

Ibem, Aduwo, Afolabi, Oluwunmi, Tunji-Olayeni, Ayo-Vaughan, and Uwakonye (2021) further elucidate housing affordability in Nigerian cities,

emphasizing how rapid urbanization and the city's designation as the federal capital have generated distinct pressures on the housing market.

They contend that conventional metrics of affordability, including the price-to-income ratio, may inadequately reflect the intricacies of the housing situation. The informal sector, which employs a substantial segment of the population, often remains unrecorded in official income figures, distorting affordability evaluations (Nakiwala, Mukiibi, & Kiggundu, 2023).

A vital element of home affordability is its evolving character. Affordability may fluctuate over time owing to variables such as income variations, alterations in family structure, or transformations in the housing market. In Ibadan's swiftly changing urban environment, the temporal aspect of affordability is especially evident (Babalola, 2023).

The notion of home affordability includes the accessibility and conditions of housing financing, as well as the configuration of mortgage markets, which covers interest rates, loan periods, and down payment stipulations, all of which substantially affect affordability.

2.2 Sources of Housing Affordability

The determinants of housing affordability are complex and interrelated, including economic, social, and policy elements. These sources are especially intricate owing to the city's distinctive position as the biggest metropolis in West Africa and its rapid urban expansion.

Household income is a fundamental determinant of home affordability, with income levels varying significantly across various socio-economic classes. Ibadan draws affluent individuals owing to its governmental significance; a considerable segment of the populace is employed in the informal sector, characterized by lower and less consistent salaries.

This income inequality directly affects home affordability, since higher-income groups own more alternatives in the housing market (Nakiwala et al., 2023).

Dynamics of Housing Supply and Demand: The equilibrium between housing supply and demand is a vital determinant of affordability. The rapid population increase in Ibadan has surpassed the availability of homes, especially in the inexpensive sector.

This discrepancy exerts increasing pressure on home prices and rentals, impacting affordability. Augmenting the availability of affordable housing units might markedly enhance overall housing affordability in the city (Babalola, 2023).

Land Availability and Expenses: Land is a fundamental element of housing expenditures. Land availability and price substantially influence home affordability, as noted by Olanrewaju, Tan, and Soh (2022), who assert that elevated land costs in desirable locations drive development to the outskirts, hence impacting affordability due to heightened commute expenses for inhabitants.

Construction Expenses: The cost of constructing materials and personnel is a significant factor in house affordability. Variations in the prices of imported construction materials, upon which Nigeria strongly depends, may profoundly affect house affordability.

They propose that encouraging local manufacturing of building materials may stabilize construction expenses and enhance affordability (Firmansyah & Gunardi, 2018).

Availability of Mortgage Financing: Access to inexpensive mortgage financing is essential for home affordability. The configuration of Nigeria's mortgage market, encompassing interest rates, loan durations, and accessibility, influences home affordability; the underdevelopment of the mortgage industry in Nigeria restricts access to housing financing, especially for poor and middle-income individuals (Otun & Kaur 2023).

Government policies and interventions significantly influence home affordability. Nwoko and Abdulrahman (2023) examine many policy approaches, including the National Housing Fund and mass housing initiatives.

These initiatives seek to enhance affordability via the provision of subsidized housing or accessible financing alternatives. The authors indicate that the efficacy of these treatments has been inconsistent, with obstacles in both execution and targeting (AbdulAzeez, Owoicho, & Dahiru, 2015).

Urban Planning and Infrastructure: The city's configuration and the accessibility of infrastructure are significant determinants of affordability. Owusu-Manu, Adjei, Sackey, Edwards, and Hosseini (2021) emphasized the influence of urban planning choices, including zoning rules and infrastructure development, on housing affordability.

They contend that integrated urban planning, which incorporates housing affordability with other developmental objectives, is essential for sustained urban expansion (Jimoh, Oyewobi, Ogunbode, Isa, Bilau, & Yusuf, 2021).

Dynamics of the Rental Market: The rental market is a crucial source of housing affordability, particularly for those unable to own houses. Rental prices are affected by variables like location, property type, and market demand. The absence of rent control policies in several areas of the city may result in affordability issues for tenants (Udoka & Kpataene, 2017).

III. RESEARCH METHODS

This study used a quantitative research approach, deemed most suitable for assessing and contrasting housing affordability among faculty members of public and private universities in Ibadan, Nigeria.

The quantitative design facilitates the gathering and statistical analysis of numerical data, crucial for discerning trends, correlations, and disparities among important factors associated with housing affordability.

The study population denotes the whole set of persons pertinent to the research issue from whom a sample was extracted. This study's population includes all full-time faculty members working at two designated institutions: the University of Ibadan (a public university) and Lead City University (a private

university), both situated in Ibadan municipality, Oyo State, Nigeria.

These people include academic staff from many faculties, departments, and fields, occupying roles such as Lecturer II, Lecturer I, Senior Lecturer, Associate Professor, and Professor. The selection of these two institutions offered a pertinent juxtaposition between the public and private university sectors in the same metropolitan setting, enabling a significant comparison of housing affordability results for their faculty members.

The University of Ibadan, being a public institution and the oldest university in Nigeria, has a substantial academic staff spanning many colleges and departments. In contrast, Lead City University, a private university, has a smaller staff size. These disparities provided the requisite variety for comparative study.

The overall staff of the University of Ibadan for the 2022/2023 academic session was said to be 5,339, while the teaching staff was 1,554 according to the personnel data (University of Ibadan, 2025), while Lead City University had an estimated teaching staff of 323 (LCU, 2025). This yielded a total study population of roughly 1,877 teaching personnel.

The sample size denotes the quantity of respondents chosen from the study population to engage in the research. A scientifically calculated sample size guarantees that the study's conclusions are statistically valid, reliable, and applicable to the broader community.

This research estimates the entire number of full-time teaching faculty at the University of Ibadan and Lead City University to be roughly 1,877 academic personnel from Lecturer II upwards ($UI = 1,554$; $LCU \approx 323$). The sample size of the respondents was determined using a basic proportional approach as shown by Glenn (2013).

$$N = \frac{N}{1 + N(e)^2}$$

Where:

n = sample size

N = population size
e = margin of error (assumed to be 5% or 0.05)

UI

$$n = \frac{1,554}{1 + 1,554(0.05)^2} = 318$$

Thus, the minimum sample size required for this study is approximately 318 respondents at UI.

While at LCU

$$n = \frac{323}{1 + 323(0.05)^2} = 178$$

Thus, the minimum sample size required for this study is approximately 178 respondents at LCU.

The population of interest was stratified according to the two selected Universities: University of Ibadan and Lead City University. This stratification enabled the researcher to account for the differences in population size between the two institutions and to guarantee that both strata are adequately represented in the sample.

The principal technique for data gathering in this research used a structured questionnaire. This approach is appropriate for quantitative research design as it enables the gathering of standardized and quantifiable data from a substantial number of respondents across the two chosen institutions, University of Ibadan and Lead City University Ibadan.

The questionnaire had closed-ended questions to facilitate straightforward quantification and statistical analysis. A five-point Likert scale may be used for enquiries necessitating attitudinal or perception-based replies, such as contentment with housing conditions or perceived affordability.

The final questionnaire was conducted in person (paper-based) and/or online (via Google Forms or

email) based on respondents' availability and institutional access. This dual-mode strategy guarantees an elevated response rate and mitigates logistical limitations.

IV. RESULTS AND DISCUSSIONS

4.1 Socio-Economic Characteristics

Table 1: Gender of Respondents

Gender	UI	LCU	Total
Male	212 (66.7%)	130 (73.0%)	342 (68.9%)
Female	106 (33.3%)	48 (27.0%)	154 (31.1%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 1 shows the gender distribution of teaching staff respondents in UI and LCU. Overall, male respondents constitute a majority (68.9%) compared to females (31.1%). This pattern is consistent across both universities, with UI showing 66.7% male and 33.3% female respondents, while LCU records 73.0% male and 27.0% female respondents. This indicates that academic staffing in both the public and private universities studied remains predominantly male.

The dominance of male academic staff observed in this study aligns with previous findings on higher education workforce composition in Nigeria. Adegbite and Abdullahi (2015) highlighted structural and institutional disparities that influence recruitment and retention of female academics, particularly in private universities.

Similarly, national higher-education trends cited by Sharma (2012) and data from University of Ibadan (2025) suggest that although female participation in tertiary education has increased over time, representation within academic staff positions remains relatively lower due to career progression challenges and socio-cultural factors.

Furthermore, studies on staff welfare and university environments in Nigeria emphasize the implications of gender disparities in academic settings (Olotuah & Bobadaye, 2009; Akinyemi & Adewusi, 2017). The findings in this study therefore reinforce the need for gender-inclusive institutional policies that support female academic career advancement and promote

balanced gender representation across Nigerian universities.

Table 2: Academic Rank

Academic Rank	UI (%)	LCU (%)	Total (%)
Lecturer II	35 (11.0%)	20 (11.2%)	55 (11.1%)
Lecturer I	106 (33.3%)	60 (33.7%)	166 (33.5%)
Senior Lecturer	107 (33.6%)	58 (32.6%)	165 (33.3%)
Associate Professor	35 (11.0%)	35 (19.7%)	70 (14.1%)
Professor	35 (11.0%)	5 (2.8%)	40 (8.1%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 2 presents the distribution of academic ranks among respondents from UI and LCU. Across both universities, Lecturer I and Senior Lecturer constitute the largest proportions of respondents, accounting for 33.5% and 33.3% of the total sample respectively.

This indicates a strong dominance of mid-career academics within the study population. Assistant Lecturers represent 11.1% of respondents, while Associate Professors and Professors account for 14.1% and 8.1% respectively.

At UI, the distribution of academic ranks is relatively balanced, with representation across all cadre levels. Lecturer I (33.3%) and Senior Lecturers (33.6%) form the bulk of respondents, while Assistant Lecturers, Associate Professors, and Professors each constitute 11.0%.

This spread reflects a complete academic hierarchy typical of long-established public universities, where structured career progression and research orientation support representation across junior, mid-level, and senior academic ranks (Adegbite & Abdullahi, 2015; University of Ibadan, 2025).

In contrast, LCU exhibits a more uneven distribution. Lecturer I represents the largest proportion of respondents at 33.7%, followed closely by Senior Lecturers at 32.6%. Associate Professors account for

a relatively high share at 19.7%, while Assistant Lecturers (11.2%) and Professors (2.8%) are less represented.

This pattern suggests a concentration around mid-level and early senior academic ranks, with limited presence at the highest professorial level.

Such staffing structures are consistent with evidence that private universities often maintain leaner senior faculty profiles due to institutional age, cost considerations, and phased academic development (Adegbite & Abdullahi, 2015; Akinyemi & Adewusi, 2017).

The observed dominance of mid-career academics has important implications for housing demand and affordability. Academics within the Lecturer I and Senior Lecturer ranks are more likely to be in active household formation stages, balancing career advancement with family responsibilities and housing acquisition decisions (Makinde, 2014; Nnametu & Egolum, 2024).

Meanwhile, the stronger presence of senior academics at UI suggests greater residential stability, as such staff are more likely to have access to institutional housing schemes or long-term homeownership options (Olotuah & Bobadaye, 2009; Ibe et al., 2019).

Table 3: Monthly Net Income of Respondents

Monthly Net Income (₦)	UI	LCU	Total
< ₦200,000	70 (22.0%)	–	70 (14.1%)
₦200,001– ₦400,000	143 (45.0%)	142 (79.8%)	285 (57.5%)
₦400,001– ₦600,000	70 (22.0%)	36 (20.2%)	106 (21.4%)
> ₦600,000	35 (11.0%)	–	35 (7.1%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 3 presents the monthly net income distribution of academic staff in UI and LCU. Across both institutions, the majority of respondents earn ₦200,001–₦400,000 per month (57.5%), followed by

those earning ₦400,001–₦600,000 (21.4%). At UI, income levels are more varied, with 22.0% earning below ₦200,000, 45.0% earning ₦200,001–₦400,000, 22.0% earning ₦400,001–₦600,000, and 11.0% earning above ₦600,000. By contrast, LCU respondents are concentrated mainly within the ₦200,001–₦400,000 range (79.8%) and ₦400,001–₦600,000 range (20.2%), with no respondents earning below ₦200,000 or above ₦600,000.

This distribution highlights income disparities between public and private university staff in Ibadan. The wider income spread in UI, including the presence of higher earners, reflects the structured salary progression and allowances typical of federal universities in Nigeria, especially for senior academic ranks (Adegbite & Abdullahi, 2015; University of Ibadan, 2025).

The presence of staff earning above ₦600,000 indicates senior academics who have attained advanced career stages and associated remuneration benefits (Mulder & Wagner, 2001; Akinyemi & Adewusi, 2017).

In contrast, the concentration of LCU staff within the mid-income band may be attributed to private universities' relatively standardized salary structures and a higher prevalence of mid-career academic staff (Adegbite & Abdullahi, 2015; Nnametu & Egolum, 2024).

This aligns with findings that private institutions often offer competitive but relatively uniform salary scales in an effort to maintain operational sustainability (Olotuah & Bobadoye, 2009; Ibem et al., 2019).

Income patterns have direct implications for housing affordability. Higher-income earners typically have better access to homeownership pathways and mortgage financing (Hashim, 2010; Ebekozi et al., 2022), while lower-income academics may face greater difficulty securing decent housing or meeting rental obligations (Femi, 2017; Oladimeji et al., 2025).

The presence of lower-income groups in UI may increase housing affordability challenges, particularly

in urban centers like Ibadan where living costs continue to rise (UN-Habitat, 2012; Alabi et al., 2021).

Meanwhile, LCU staff, although concentrated in the mid-income band, may still experience affordability pressures due to private sector benefit structures that may not include subsidized staff housing (Nnametu & Egolum, 2024; Gambo et al., 2024).

Table 4: Monthly Housing Cost

Monthly Housing Cost	UI	LCU	Total
< ₦20,000	71 (22.3%)	35 (19.7%)	106 (21.4%)
₦20,001– ₦50,000	177 (55.7%)	108 (60.7%)	285 (57.5%)
₦50,001– ₦100,000	35 (11.0%)	35 (19.7%)	70 (14.1%)
> ₦100,000	35 (11.0%)	–	35 (7.1%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 4 reveals notable differences in monthly housing expenditure between UI and LCU academic staff. At UI, majority of respondents (55.7%) spend ₦20,001–₦50,000 on housing monthly, while 22.3% spend less than ₦20,000. Meanwhile, 11.0% each spend ₦50,001–₦100,000 and above ₦100,000.

This distribution reflects the varied housing arrangements within the public university system, where some staff benefit from subsidized accommodation or long-term tenancy arrangements, reducing their housing expenditure (Akinsanya & Adewusi, 2017; Makinde, 2014). The presence of higher-cost payers (>₦100,000) also aligns with earlier findings indicating that a segment of UI staff occupies larger or privately owned units, consistent with seniority, tenure stability, and higher earning capacity (Adegbite & Abdullahi, 2015; Olanrewaju & Fagbenro, 2024).

These results indicate a wider spread of housing affordability outcomes among UI staff, influenced by career stage, tenure security, and differential access to university-linked housing facilities.

In contrast, LCU staff demonstrated a more concentrated housing cost pattern, with 60.7% spending ₦20,001–₦50,000 monthly, and 19.7% each spending either below ₦20,000 or between ₦50,001–₦100,000. No respondents reported paying above ₦100,000, suggesting tighter affordability constraints and greater reliance on moderate-cost rental housing within the private sector.

This aligns with literature that highlights the limited institutional housing support in many private universities, pushing staff into nearby private rental markets where cost control is prioritized (Nnametu & Egolum, 2024; Gambo et al., 2024).

The concentration of expenditure may also reflect the relatively younger workforce profile in private universities, where staff income and career stability are still evolving (Ibem et al., 2019; Adedeji, 2023).

Overall, the findings show sharper affordability limitations among LCU staff, while UI staff experience both subsidized affordability opportunities and higher-end housing expenditure depending on seniority and access to institutional support.

Table 5: Monthly Utility Bill

Utility Bill	UI (%)	LCU (%)	Total n (%)
< ₦5,000	–	–	–
₦5,001– ₦10,000	–	–	–
₦10,001– ₦15,000	106 (33.3%)	35 (19.7%)	141 (28.4%)
> ₦15,000	212 (66.7%)	143 (80.3%)	355 (71.6%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 5 presents the distribution of monthly utility expenditure among academic staff in UI and LCU. Overall, utility costs are relatively high across both institutions, with more than two-thirds of all respondents (71.6%) spending above ₦15,000 per month on utilities. Only 28.4% fall within the ₦10,001–₦15,000 range, while no respondent in either university reports monthly utility expenditure

below ₦10,000. At UI, utility expenditure is particularly high. About 66.7% of respondents spend more than ₦15,000 monthly, while the remaining 33.3% fall within the ₦10,001–₦15,000 category.

This pattern suggests heavy reliance on self-provisioning of utilities, especially electricity and water, due to unstable public supply. The widespread use of generators, inverters, boreholes, and alternative water sources among public university staff significantly increases recurring household utility costs.

These findings are consistent with earlier studies that document high utility burdens among residents in public-sector housing environments in Nigerian cities, where infrastructural deficits compel households to adopt costly coping strategies (Adebayo & Akinyemi, 2013; Lawanson & Oyalowo, 2014; Femi, 2017).

LCU respondents exhibit an even stronger concentration in the highest expenditure category. A substantial majority (80.3%) spend above ₦15,000 per month on utilities, while only 19.7% report spending between ₦10,001 and ₦15,000.

Although private universities are often assumed to provide more reliable infrastructure, the observed pattern may reflect higher energy consumption associated with larger housing units, greater use of electrical appliances, or cost recovery mechanisms embedded in privately managed utility systems.

It may also indicate that utility costs are bundled into housing arrangements or service charges, resulting in consistently high monthly expenditure levels (Hassanain, 2007; Ibem et al., 2019).

Table 6: Spending Above 30% Income on Housing

Response	UI	LCU	Total
Yes	210 (66.0%)	142 (79.8%)	352 (71.0%)
No	108 (34.0%)	36 (20.2%)	144 (29.0%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 6 reveals that a substantial proportion of university academic staff in both UI and LCU spend

more than 30% of their monthly income on housing, a threshold commonly used to classify housing cost burden and affordability stress (Linneman & Megbolugbe, 1992; Stephen Ezennia & Hoskara, 2019).

In UI, 66.0% of respondents fall into this category, indicating significant financial strain linked to housing expenses. In LCU, the proportion is even higher at 79.8%, suggesting that private university staff may be experiencing a greater affordability burden despite a relatively structured housing environment.

These findings reinforce concerns raised by UN-Habitat (2011, 2012) and Federal Government housing policy frameworks that highlight escalating housing costs as a critical barrier to affordability in Nigeria. The pattern is also consistent with studies emphasizing the heavy cost implications of self-financed accommodation and high rental charges in urban centers such as Ibadan (Femi, 2017; Alabi et al., 2021; Adedeji, 2023).

Conversely, only 34.0% of UI staff and 20.2% of LCU staff reported spending less than 30% of their income on housing, showcasing a limited share of respondents who meet globally accepted affordability standards. This further underscores the inadequacy of housing support systems and the rising cost of urban living, particularly for professionals within the academic sector (Abidoye et al., 2018; Nnametu & Emoh, 2020).

The higher expenditure burden among LCU staff may be attributed to housing market dynamics around privately-owned universities, where rental prices can be comparatively high and institutional housing options limited (Oluwunmi et al., 2012; Gambo et al., 2024).

Overall, the results highlight the urgent need for reforms in staff housing provision and financial mechanisms such as mortgage access, rental subsidies, and PPP-driven staff housing initiatives, aligning with recommendations from Ajanlekoko (2001), Udoka & Kpataene (2017), and Nnametu & Egolum (2024).

These findings point to structural affordability challenges affecting both public and private university staff, reinforcing the call for sustainable institutional and government-driven housing strategies in Nigeria.

Table 7: Perceived Housing Affordability

Housing Affordability	UI	LCU	Total
Very Affordable	71 (22.3%)	–	71 (14.3%)
Affordable	106 (33.3%)	143 (80.3%)	249 (50.2%)
Neutral	–	35 (19.7%)	35 (7.1%)
Unaffordable	105 (33.0%)	–	105 (21.2%)
Very Unaffordable	36 (11.3%)	–	36 (7.3%)
Total	318 (100%)	178 (100%)	496 (100%)

Table 7 illustrates respondents' subjective perception of housing affordability across UI and LCU. Among UI staff, only 22.3% reported that their housing is very affordable, while 33.3% indicated it is affordable, totaling 55.6% who perceive their housing as manageable. However, 33.0% of UI respondents described their housing as unaffordable and 11.3% as very unaffordable, together accounting for 44.3%.

This reveals a notable proportion of UI staff experiencing affordability challenges. These results are consistent with existing literature indicating the financial strain associated with housing in Nigeria's public university system, where inadequate housing supply and high rental costs force staff into competitive urban housing markets (Akinsanya & Adewusi, 2017; Abidoye et al., 2018; Nnametu & Emoh, 2020).

Studies have further stressed that insufficient university-provided housing and rising living costs heighten economic pressure on academic staff, contributing to perceived housing stress (Femi, 2017; Alabi et al., 2021; Adedeji, 2023).

In contrast, perception among LCU staff is more favorable, with 80.3% reporting their housing as affordable and 19.7% choosing neutral. Notably, no LCU respondent classified their housing as unaffordable or very unaffordable.

This finding suggests a comparatively supportive housing environment within the private university system, possibly due to structured staff housing arrangements, better maintenance culture, and institutional policies encouraging housing stability (Oluwunmi et al., 2012; Olanrewaju & Fagbenro, 2024; Gambo et al., 2024).

The substantial difference between UI and LCU aligns with arguments in literature that private universities often adopt better welfare-focused housing strategies and infrastructure planning to attract and retain academic talent (Adegbite & Abdullahi, 2015; Ibem et al., 2019; Nnametu & Egolum, 2024).

Overall, the results emphasize housing affordability disparity between public and private university staff in Ibadan, supporting calls for enhanced staff housing provision, subsidy frameworks, and mortgage accessibility in public universities (UN-Habitat, 2011; Udoka & Kpataene, 2017; Oni et al., 2017).

Table 8: Independent Samples t-Test on Housing Affordability between UI and LCU Teaching Staff

Statistic	Value
t-value	-6.90
Df	494
p-value	< 0.001

Table 8 presents the independent samples t-test results comparing perceived housing affordability between academic staff of UI and LCU. The analysis reveals a statistically significant difference in affordability perception between the two groups ($t = -6.90$, $df = 494$, $p < 0.001$).

The negative t-value indicates that UI staff reported lower housing affordability compared to their LCU counterparts. This result reinforces earlier descriptive findings showing that a higher proportion of UI respondents considered their housing unaffordable,

whereas the majority of LCU respondents perceived their housing as affordable.

The significance of the p-value (< 0.001) implies that the observed difference is unlikely to be due to chance and strongly supports the conclusion that institutional type influences housing affordability for academic staff in Ibadan.

This aligns with existing studies highlighting disparities in welfare provisions and housing support structures between public and private universities in Nigeria (Adegbite & Abdullahi, 2015; Akinsanya & Adewusi, 2017; Nnametu & Egolum, 2024).

Public university staff often rely on competitive rental markets and personal housing arrangements, while private institutions tend to integrate more structured housing systems and welfare benefits to attract qualified personnel (Oluwunmi et al., 2012; Gambo et al., 2024).

Furthermore, the finding supports literature emphasizing that housing affordability is influenced by institutional policies, housing finance access, and the general cost of living burden shouldered by staff (UN-Habitat, 2011; Stephen Ezennia & Hoskara, 2019).

Overall, the t-test confirms that academic staff at UI experience significantly lower housing affordability than those at LCU, underscoring the need for enhanced housing policy reforms, institutional investment in staff accommodation, and supportive financing mechanisms in public universities.

V. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study examined housing affordability among academic staff in the University of Ibadan (UI) and Lead City University (LCU), Ibadan, with emphasis on socio-economic characteristics, housing conditions, affordability levels, and factors influencing affordability. The findings revealed distinct differences in staff demographics, housing tenure, expenditure patterns, and affordability perception between the public and private university settings.

The study concludes that housing affordability remains a critical challenge for academic staff in both public and private universities, though the burden is more pronounced among LCU staff, who reported higher rates of housing-to-income expenditure and affordability strain. Statistical evidence from the independent samples t-test confirmed significant differences in affordability levels, highlighting institutional context as a determinant of housing welfare outcomes.

The findings further demonstrate that income, household size, rental market pressures, inflation, access to mortgage finance, transportation distance, and competing household expenditures are core factors shaping housing affordability for university academic staff.

Overall, the study concludes that while public university staff benefit from broader institutional support structures and career-based housing advantages, private university academics often experience heightened financial strain in securing adequate housing.

Addressing these affordability gaps requires strengthened institutional housing policies, enhanced mortgage access, increased staff welfare support, and collaborative government–university housing initiatives.

5.2 Recommendations

Based on the findings of this study, the following recommendations are proposed:

1. Both public and private universities should invest in the development and maintenance of staff housing estates within or near the campus to reduce reliance on private rentals and long commuting distances. Public–private partnerships (PPPs) can be adopted to expand and improve the quality of available housing stock for academic staff.
2. Universities should collaborate with financial institutions and the Federal Mortgage Bank of Nigeria (FMBN) to facilitate access to affordable mortgage and loan schemes tailored for academic staff. This will help lecturers especially mid- and early-career academics secure home ownership and reduce the burden of high rental expenditures.

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