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## HOUSING POVERTY AMID ABUNDANCE IN URBANIZING ABUJA METROPOLIS, NIGERIA

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**ABSTRACT:** *Despite the abundance of housing estates within the Federal Capital Territory Abuja, it is particularly disturbing and ironical that the city is still rated as one of the most expensive place for housing accommodation. This has contributed in domestic poverty, lack of good homes, in which; majority of public servants and private employees does not have decent accommodations. In addition, many families are separated between States, therefore aiding corruption in their respective offices to meet up with their respective needs. The purpose of this paper is to identify the causes of un-occupied buildings amid inadequacy of housing for the poor and its effects on the city and to establish the possible data of empty flats within the city in order to aid policy directions concerning empty houses and flats in the Abuja metropolis. Data were gathered from assessment of scantily occupied and completely un-occupied housing flats within Abuja metropolis through a case study research approach which is appropriate when you are to learn the why and how a particular situation occurs according to Yin (2003). From the tabulation and percentage analysis it shows that a total of 21,239 empty flats are available un-occupied in Abuja metropolis. This study advocates a regulatory control on empty buildings in Abuja Metropolis in form of the following recommendations; that all empty houses should be converted to social housing development, Government should place heavy tax on empty houses; Government should establish an ACT for rental control and occupancy in Abuja Metropolis.*

**KEYWORD:** housing, poverty, abundance, urban, Abuja

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## INTRODUCTION

Nigeria is suffering not only from poverty of income inequality, low income, unstable growth, and also from unemployment, economic instability, political and poor investment but extreme educational, health, housing, environmental, and good governance poverty (Danaan 2018; Ewubare, & Okpani, 2018). In Nigeria, the scale of economic inequality has reached an extreme level, in spite of the numerous government poverty alleviation programmes initiated since 1980 up-till now. But the objective of the programmes was among other things to reduce poverty specifically (Ewubare, & Okpani, 2018). Societal ills such as prostitution, drug abuse, day light robbery, and suicide among the youths and mid- age men and women call for a concern. Furthermore, the increased child mortality rate, increase of school children drop-out, and death as a result of minor sickness.

Poverty is the persistent challenges facing Nigeria, the case study of Abuja Metropolis revealed housing as a new poverty challenge facing those living in the area. Human needs are food, housing, and clothing (Turner, M, 2001 cited in Yakubu 2017). Housing poverty, is describe as homelessness and inadequate shelter to accommodate own family. Housing poverty rate in Abuja is alarming and the situation is worsening for the poor and the low-income earners (Teotia, M.K. 2014).

Poverty is multidimensional with housing poverty affecting every other sector of life. Anybody can slide into poverty as a result of death in family, flood devastation on crop production, loss of job, and unemployment in a family (UN, 2001). This study made an attempt to exclude Housing poverty of living condition without sanitation, water, electricity, and fuel poverty to focus on the inadequacy of housing accommodation for the poor and the identification of empty flats, causes and effect on the city. Factors that affect future life chances of anyone are also defined as poverty. Thus capacity-building, targeted assistance in form of skills training and development, work as well as attention to equity issues are essential to enable the poor to work their way out of poverty (Duncan Smith, 2012 cited in Rownstree, 2013; UN 1998). Those at greater risk of poverty including housing poverty are the unemployed, low income earners, self-employed persons, and pensioners, single women, mothers, children, disabled people, and the elderly (Rowntree J. 2013; UN 1998).

*Poverty is subdivided into Absolute poverty and overall poverty with the following definitions by the United Nation. Absolute poverty was defined as "a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services" (UN, 1995 cited in Gordon, 2005: pp2)*

*"Overall poverty takes various forms, including "lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision-making and in civil, social and cultural life. It occurs in all countries: as mass poverty in many developing countries, pockets of poverty amid wealth in developed countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets" (UN, 1995 cited in Gordon, 2005: pp3)*

*United Nation define poverty as follows: "poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or clinic to go to, not*

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*having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation" (UN Statement, June 1998 –signed by the heads of all UN agencies cited in Gordon D.2005:pp4)*

## LITERATURE REVIEW

There are several literatures on poverty in Nigeria with Ucha (2010) affirming the widespread and severe poverty as a reality with devastating effects and deficiencies of poor health, poor education, high infant mortality and low life expectancy. Despite the increment in GDP per Capita over the years in Nigeria, the increment does not reflect in the timid poor population living condition. There is high income inequality among the 190million most populous country in Africa with 95% living on less than \$2 a day. Unemployment, corruption, non-diversification of Economy from oil, inequality, laziness, and poor education system is some key determinants of poverty in Nigeria (Ucha, 2010). In another development Ford (2007) revealed that high crime rate in the rich oil region is as a result of great difference between the rich and the poor and those who own oil blocked in the region add no value to the region human and infrastructural development. The study stresses that to become so rich in Nigeria, all you need do is to join politics.

People are deprived of comfortable housing with many living in shanties and overcrowded dwellings of 3 or more people per room in satellites cities in Abuja. Stone M.E ( 2004) finds out that since 1990 over 30 million households are shelter poor, low income earners are victims of rising rent, half of renter households are suffering from housing poverty, most are single-parent families and elderly persons are not left out. With all the researches it was observed that there have not been any known research targeting housing poverty in Nigeria at the moment, However, in India, Malaysia and some other countries had researched into housing poverty and this study borrowed ideas in the development of housing poverty paper in Nigeria.

In India, housing poverty is seen in the number of homelessness on the street, the extent of land distortion and the inadequacies of housing for the poor in most urban cities (Teotia, 2014). The separated settlements between the poor and the rich in developing countries hinder infrastructural development, social cohesion, and economic development.

All humans cannot do without housing, even from the Stone Age shelter were provided in different forms from dwelling in the cage to living in an intelligent and advance buildings in the city. If housing is comfortable and sufficient, it will provide privacy and security against unwanted intrusions, both physically and emotionally (Stone 2004). The style and types of housing defines the value of the people, the way they live in the community, the shelter is also a medium through which ones success is measured. It creates opportunity for credit facilities, jobs and attracts new friends (Stone 2004).

A research from The Joint Center for Housing Studies at Harvard University, revealed that housing consume more than 30 percent of family income of more than 40 million Americans, forcing them to maintain a nearly impossible balance by making hard decisions about food, transportation and health (Sandhu, R.S., 2000).

Often time, the poor lives insecure for threat of eviction, living them physically and emotionally unstable. This also affects the confidence and value chain of their children. For example, Sandhu (2000) reported that decent, affordable place to live can make a real difference in the life of a child and that children of housing owners may likely succeed in finishing school than those struggling to pay rents. More than 20 percent of the world's population struggles, on a daily basis, to stay in houses or on land where they live, and more than 80 percent of the world's population does not have legal documentation of their property rights (Sandhu, 2000).

### **Abuja FCT Housing Situation**

The Abuja city planning was designed to accommodate a total of 3million plus population on full development but being in her early stage of development the population is now far above six million with less than 40% planned development attainment, leaving a housing deficit of about 1.8million (Jibrin & Garba, 2012). Abuja was created as the capital of Nigeria to depopulate congestion and for solving housing problem of the city of Lagos in December 1991. This is in line with National Housing & Habitat policy basic framework in 1998 for achieving housing for all. The aim of the policy is to eradicate homelessness, improvement of housing condition for the housing poor and the provision of other basic amenities (Teotia, 2014). The Habitat for Humanity describes decent housing as a path out of poverty for homeless and inadequately sheltered families.

Scholars accepted that housing is a major challenge facing the people and Government in FCT Abuja but various housing policies for the realization of housing development were inconsistent, inadequate, slow and procedurally difficult leading to serious overcrowding and massive development of squatter settlements and slums all over Abuja metropolis (Abdullahi & Aziz 2010 cited in Jibrin & Garba, 2012).

### **How affordable are the housing accommodation within Abuja metropolis**

For a house to be affordable, it must not cost above 30% of the house occupants income (Joshua et al, 2014, Ukoje & Kanu, 2014). People pay more than 50% of their income on housing and therefore creating burden on food, transportation, medical bills, and clothing in Abuja. Quality and affordable housing is a determinant of the quality of life household lives.

In Abuja Metropolis people rarely cope with prompt rent payment and their income hardly support the dream of owning a house. Although housing is the responsibility of the Government, it is quite obvious she has failed in housing delivery despite several efforts and policies in Abuja (Joshua et al 2014). In my professional opinion, Nigeria is yet to identify and provide affordable houses to her citizens. Low income earners do not have access to loans and mortgage houses has not demonstrated strong support in the provision of affordable and available housing for the poor masses. Existence of slums in cities is a pointer to housing poverty and a sign of a shortage of

affordable housing. It will be harder for those living in slums to escape poverty. They are faced with poor health outcomes; inability to access finance or leverage property assets; and lack of access to basic services (Kim, 2016).

## RESEARCH METHODOLOGIES

This study adopted a case study research methodology. This became important because this research is interested in learning how or why houses are empty why millions are living poor and without accommodate. Yin (2003) advocates the use of a case study research in answering questions of what, why and how. The two parts of case study research are the subject & the object with the subject ability to act as template for examining the object for analytical purpose or framework (Gary 2013, p. 150-151 cited in Yakubu, 2017). A case study can be descriptive or explanatory of an individual, action, process of practices, an event over time, social services or an organisation program using as many different methods and procedures for detailed understanding of the situation under examination (Gary, 2013; Schoenborn, J. 2012; O' Leary 2004 cited in Yakubu, 2017).

**Case study sample:** The case study of the following 16 communities including; Jabi, Wuye, Maitama, Askoro, Katampe, Sabon-Lugbe, Lugbe-Across, Apo-Extension, Kubwa, Jahi, Kurudu, Kado, Galadimawa, Durumi, Dawaki, and Bwari was to identify empty houses within the area, the causes and effects on the city. 16 communities were stratified randomly sampled among four different housing variable types as duplexes, 3 & 4 Bedroom flats, 2 bedroom flats, and 1 bedroom flats respectively.

**Case study data collection:** Data were collected through, assessment and observatory case study and question (s) to those in charge on why has the building (s) not yet occupied despite completion, the effects of the empty flats in the environment and on them as workers. The researcher traveled from one community to another within Abuja Metropolis for data collection and keep records of available flats for the four variable flats under investigation in each community in an excel format for analysis.

**Analysis of data:** In a tabula form frequencies and percentages were used to obtain the findings on the available flats and the questions asked during assessment and observatory case study revealed some of the causes and impacts of housing poverty.

## RESULTS/FINDINGS

In this section we present the results of the study. In which the following variables was used for data collection: duplex buildings, 3 & 4 Bedroom, 2 Bedroom, and 1 Bedroom flats respectively. Table 1 is the summary of available flats within the variable selected in the 16 communities.

**Table 1: Number of available flats and their percentages within the 16 communities**

<b>Location</b>	<b>Variable flats</b>	<b>Frequency</b>	<b>Percentage %</b>	<b>Location</b>	<b>Variable</b>	<b>Frequency</b>	<b>Percentage %</b>
<b>DWK</b>	Duplexbuilding	524	19	<b>WY</b>	Duplexbuilding	87	17
	3&4Bedroom	712	25		3&4Bedroom	102	19
	2Bedroom	1050	37		2Bedroom	237	45
	1Bedroom	534	19		1Bedroom	98	19
	<b>Total</b>	<b>2820</b>	<b>100</b>		<b>Total</b>	<b>524</b>	<b>100</b>
<b>JB</b>	Duplexbuilding	124	18	<b>MTM</b>	Duplexbuilding	182	25
	3&4Bedroom	157	22		3&4Bedroom	154	21
	2Bedroom	301	43		2Bedroom	307	43
	1Bedroom	123	17		1Bedroom	77	11
	<b>Total</b>	<b>705</b>	<b>100</b>		<b>Total</b>	<b>720</b>	<b>100</b>
<b>ASKR</b>	Duplexbuilding	468	56%	<b>KTP</b>	Duplexbuilding	511	31%
	3&4Bedroom	267	33		3&4Bedroom	600	36
	2Bedroom	50	6		2Bedroom	412	25
	1Bedroom	48	5		1Bedroom	127	8
	<b>Total</b>	<b>833</b>	<b>100</b>		<b>Total</b>	<b>1650</b>	<b>100</b>

(Research

DWK=  
JB=Source:  
data 2019)  
Where:  
Dawaki,

<b>SBL</b>	Duplexbuildin g	615	33%	<b>LGBA</b>	Duplexbuildin g	301	15%
	3&4Bedroom	442	23		3&4Bedroom	342	17
	2Bedroom	532	27		2Bedroom	618	31
	1Bedroom	231	17%		1Bedroom	759	37
	<b>Total</b>	<b>1820</b>	<b>100</b>		<b>Total</b>	<b>2020</b>	<b>100</b>
<b>APE</b>	Duplexbuildin g	177	10%	<b>KBW</b>	Duplexbuildin g	109	13
	3&4Bedroom	372	20		3&4Bedroom	87	11
	2Bedroom	555	31		2Bedroom	495	61
	1Bedroom	711	39		1Bedroom	119	15
	<b>Total</b>	<b>1815</b>	<b>100</b>		<b>Total</b>	<b>810</b>	<b>100</b>
<b>JH</b>	Duplexbuildin g	221	22	<b>KRD</b>	Duplexbuildin g	120	10
	3&4Bedroom	171	17		3&4Bedroom	110	9
	2Bedroom	297	29		2Bedroom	577	47
	1Bedroom	320	32		1Bedroom	415	34
	<b>Total</b>	<b>1009</b>	<b>100</b>		<b>Total</b>	<b>1222</b>	<b>100</b>

<b>KD</b>	Duplexbuilding	423	35%	<b>GLDMW</b>	Duplexbuilding	346	21
	g				g		
	3&4Bedroom	122	10		3&4Bedroom	231	13
	2Bedroom	455	38		2Bedroom	812	47
	1Bedroom	200	17		1Bedroom	318	19
	<b>Total</b>	<b>1200</b>	<b>100</b>		<b>Total</b>	<b>1707</b>	<b>100</b>
<b>DRM</b>	Duplexbuilding	222	26%	<b>BWR</b>	Duplexbuilding	111	7%
	g				g		
	3&4Bedroom	142	17		3&4Bedroom	283	18
	2Bedroom	333	40		2Bedroom	602	40
	1Bedroom	147	17		1Bedroom	544	35
	<b>Total</b>	<b>842</b>	<b>100</b>		<b>Total</b>	<b>1540</b>	<b>100</b>

Jabi,WY=Wuye, MTM=Maitama, ASKR=Askoro, KTP= Katampe, SBL=Sabon-Lugbe, LGBA=Lugbe-Across, APE=Apo-Extension, KBW=Kubwa, JH=Jahi, KRD=Kurudu, KD= Kado, GLDMW=Galadimawa, DRM=Durumi, and DWR=Bwari

Table 2: Total available flats in the study area

Variables	Nos of available flats	%
Duplexbuilding	4541	21
3&4Bedroom	4294	20
2Bedroom	7633	36
1Bedroom	4771	23
Total	21,239	100



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## DISCUSSION OF FINDINGS

The purpose of this paper is to identify the empty buildings, the causes of un-occupied buildings amid inadequacy of housing for the poor and its effects or the impact of housing poverty in the society and to advocate the sustainable campaign to eradicate the impact of housing poverty in Nigeria. The findings revealed that 40% of 2 bedroom and 26% of duplex building is empty at Durumi, other variable measured are 17% emptiness respectively. In Bwari, 40% of 2 bedroom and 35% of 1 bedroom flats are still empty, Kado has 35% duplex buildings and 38% 2 bedroom flat empty. Other available empty flats are: Galadimawa with 47% 2 bedroom and 21% duplex buildings, Jahi has 32% 1 bedroom, 29% 2 bedroom, and 22% duplex building, Kurudu, 47% 2 bedroom and 34% 1 bedroom, Apo Extension has 39% 1 bedroom flats, 31% 2 bedroom, and 20% 3&4 bedroom empty flats. Kubwa has 61% 2 bedroom flats un-occupied, Sabon-Lugbe has 33 % duplex building, 27% 2 bedroom and 23% 3&4 bedroom flats, Lugbe-Across has 37% of 1 bedroom and 31% of 2 bedroom, in Asokoro we have 56% of duplex buildings, 33% of 3 & 4 bedrooms flats. Katampe has 31% Duplex building, 36% of 3 & 4 bedrooms and 25% of 2 bedrooms, Jabi has 43% of 2 bedroom, 22% of 3 & 4 bedroom flats, Dawaki has 37% of 2 bedrooms, 25% of 3 & 4 bedroom empty flats, Wuye is 45% of 2 bedrooms, 17% of duplex buildings and 19% of 3 & 4 and 1 bedroom respectively, and Maitama has 43% of 2 bedroom, 25% of duplex building, and 21% of 3 & 4 bedrooms empty flats. The major causes of empty or un-occupied flats as revealed from question on why are the building (s) empty despite completion for several years indicates the high value placement on land, lack of financial support in form of soft loans, greediness on the part of society elites, unwillingness of Government, and non-existence of regulatory control, absence of proper monitoring and evaluation of public housing policies and programs as well as inadequate housing finance. From literature reviews Teotia (2014) reached similar conclusions of housing poverty as an emerging major problem caused by corruption, greed and selfishness of the political system. It was also revealed that those empty houses are proceeds from corrupt politicians who do not care about gaining from the facilities but as a vehicle of hidden their ill-gotten wealth from the eye of the financial crime agency. The housing poverty will continue to persist within urban areas because of the influx of the poor migrants from other states, inadequate provision of houses to accommodate the pegged income level for the poor (Teotia, 2014). Housing poverty gap will also continue to exist if the literacy gap, employable skills development, good jobs, and the quality of life of the poor are not given a required attention. The problem is going from bad to worse with several estates and slums quarters springing up simultaneously within Abuja metropolis (Jibrin & Garba, 2012). From the 21,239 flats observed, it was revealed that 4,541 duplex buildings representing 21% are empty, 7633 of 2 bedrooms are empty representing 36%, 20% is for 3 & 4 bedroom available at 4294, and 4771 of 1 bedroom representing 23% are un-occupied. Societal crime such as prostitution, drug abuse, armed robbery, kidnapping, terrorism, and extremism which are effects of poverty including housing, majorly comes from the children of the slum dwellers and housing poor. Housing needs for the poor should take a different approach; strict regulations could be one of the options to promote sanity in housing delivery. This similar view was supported by Teotia (2014) in promoting affordable housing in India.

## CONCLUSIONS AND RECOMMENDATIONS

The reasons flats are empty in Abuja metropolis have been determined as a result of greed, corruption, lack of regulatory control, unwillingness of government, and non financial support as loan for housing. This has affected the children of the housing poor in the city pushing them into kidnapping job, drug abuse, prostitution and other societal ills. To eliminate these problems, this study advocate a regulatory control on empty buildings in Abuja Metropolis in form of the following recommendations on a short and long term plans; that all empty houses should be converted to social housing development, Government should place heavy tax on empty houses on a short term plan and on the long term Government should establish an ACT for rental control and occupancy, there should be an improvement in the scope of development control towards empty houses, encouragement of innovative ideas in the development of local materials for decent accommodation in Abuja Metropolis as policy implications.

It was revealed substantially that poor housing conditions affect people's confidence and causing societal ills. Housing cost is a burden on the jobless households, poor migrants into the city, single parents and old people within the city. Variations in rental cost in various places under study in Abuja areas have a substantial impact on total numbers of people defined as living in housing poverty. A regulation for the conversion of empty flats and un-occupied buildings into social housing can result in low rents targeting the urban poor and housing deprived poor in the city.

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