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Homelessness and Housing Insecurity among Inhabitants of Fct, Abuja

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ABSTRACT
This paper examines homelessness and housing insecurity among inhabitants of the Federal Capital Territory (FCT), Abuja, Nigeria. It explores the causes, nature, and socio-economic factors influencing homelessness in Abuja. The study also evaluates existing social work interventions aimed at mitigating housing insecurity, highlighting government, NGO, and community responses. Primary data were collected through structured questionnaires administered to 436 respondents across selected districts of Abuja, of which 387 valid responses were analyzed. Findings reveals that rapid urbanization, poverty, unemployment, inadequate housing policies, and poor implementation of social interventions contribute significantly to the prevalence of homelessness in Abuja. The paper emphasizes the urgent need for comprehensive social work frameworks to address both immediate and structural dimensions of the housing crisis.
Keywords: Homeessness, Insecurity, Housing, Inhabitants, Housing Insecurity

I. INTRODUCTION

Homelessness and housing insecurity have become pressing global challenges, particularly in rapidly urbanizing cities of the developing world where demographic growth and economic disparities often outpace policy interventions (UN-Habitat, 2020). The Federal Capital Territory (FCT), Abuja, Nigeria, presents a unique case in this context. As Nigeria's political and administrative capital, Abuja has experienced rapid urbanization, population growth, and rising housing costs, leading to increasing cases of homelessness and housing insecurity (Jiburum et al, 2021; Akoachere, et al., 2019). Despite various government initiatives and social work programs, the problem remains acute. This paper therefore investigates the dynamics, causes, and existing social work interventions addressing homelessness and housing insecurity among inhabitants of the FCT, Abuja.

Homelessness, also known as being unhoused or unsheltered, refers to the condition of lacking stable, safe, and functional housing (Hanson-Easey et al., 2016). In Nigeria, the phenomenon is deeply rooted in socio-economic challenges such as poverty, corruption, unemployment, and inequality. The housing deficit in Nigeria has been estimated between 18–22 million units (Moore, 2019), with Abuja representing one of the hardest-hit regions due to its rapid urbanization and economic attractiveness (Emusa, 2023). According to Jagun (2020), urbanization drives economic growth but simultaneously triggers the proliferation of informal settlements and slums. These settlements lack adequate infrastructure, sanitation, and security, making them highly vulnerable to eviction and degradation (Zubair, Ojigi and Mbih, 2015).

Housing insecurity, on the other hand, encompasses a continuum of challenges ranging from high rent burdens, overcrowding, and poor housing quality to the risk of eviction and homelessness (DeLuca, 2022; Hock et al., 2024). The affordability crisis is pronounced in Abuja, where low-income earners spend over 50% of their income on rent (Urban Development Research Center, 2024). Social inequality, corruption, and inadequate policy implementation exacerbate the issue (Akinmoladun and Adeoye, 2023; Bello, 2024). Existing literature underscores that effective interventions require holistic and participatory approaches involving government agencies, NGOs, and social workers (Olatinwo et al., 2024).

II. RESEARCH DESIGN AND METHODOLOGY.

The study adopted a surveydesign to determine the effect of economic status on housing insecurity among residents of the Federal Capital Territory (FCT), Abuja. The population comprised residents living in both formal and informal settlements across selected Area Councils. A sample size was determined using the Yamane formula, ensuring representation across income groups.

Due to the finite nature of the population, the sample size for administering the questionnaire was obtained using Cochran formula for finite populations (Aliyu, 2021). This yielded a representative sample for proportions. The formula and computation are as follows:

$$n = \frac{z^2 Npq}{Ne^2 + z^2 pq}$$

Where
N = Study population (776,298)
n = the sample size
Z = Standard score corresponding to a given level which this study given as 96% (2.06)
p = the estimated proportion of an attribute that is present in the population or % of the success rate = 50%
q = the estimated proportion of an attribute that is not present in the population or % of the failure rate = 1-50%
e = Proportion of sampling error in a given situation i.e. 5% or 0.05.
Therefore

$$n = \frac{z^2 Npq}{Ne^2 + z^2 pq}$$

$$\frac{(2.06)^2 776{,}298\ (0.5)(0.5)}{776{,}298(0.05)^2 + \ (2.06)^2(0.5)(0.5)}$$

n = 424.12815214950
Therefore, the sample size of the study is 424.

A multistage random sampling technique was be used in selecting the respondents needed for this study. The first stage was involve the purposive selection of Phase 2, Phase 3 and Phase 4 of the 5 Phases in FCT Abuja. The selection was based on the prevalence of homelessness and insecurity. In the second stage, 2 districts each were randomly selected from the FCT, while in the third stage, 3 areas from each districts were randomly selected from each of the selected communities making a total of nine (9) areas. In the last stage, twenty (50) respondents were randomly selected from each of the area to have a total of four hundred and fifty (450) respondents. Due to budgetary and time constrains the study only gathered four hundred and thirty six (436) responses out of which only three hundred (300) was finally used for data analysis after thorough data cleaning.

Data were collected using structured questionnaires and key informant interviews. Data collected using structured questionnaire and interview schedules were analyzed using descriptive and inferential statistical tools such as Microsoft Excel and STATA. Variables measured included monthly income, employment status, type of housing, rent burden, and security of tenure. Descriptive and inferential statistics (such as regression analysis) were used to analyze the relationship between economic status and housing insecurity.

III. RESULTS AND DISCUSSION

Results

Table 1: Socioeconomic Characteristics of Respondents

Variable	Frequency	Percentage (%)
Gender (Male/Female)	182 / 118	60.3 / 39.7
Age (Years)	18–25 (14.7%), 26–35 (32.0%), 36–45 (28.3%), 46–55 (17.3%), 56+ (7.7%)	100
Marital Status	Single (29.0%), Married (56.7%), Divorced (8.0%), Widowed (6.3%)	100
Educational Level	No formal education (10.7%), Primary (16.3%), Secondary (41.0%), Tertiary (32.0%)	100
Occupation	Civil servant (24.3%), Trader (33.3%), Artisan (22.0%), Unemployed (20.3%)	100

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Variable	Frequency	Percentage (%)
Monthly Income (₦)	<30,000 (27.7%), 30,000–50,000 (38.3%), 51,000–100,000 (22.0%), >100,000 (12.0%)	100

Table 2: Nature of Housing and Living Conditions among Respondents

Type of Housing	Frequency	Percentage (%)
Permanent house	68	22.7
Rented apartment	121	40.3
Temporary shelter / informal settlement	72	24.0
No shelter (homeless)	39	13.0
Total	300	100

Table 3: Causes of Homelessness and Housing Insecurity

Causes	Frequency	Percentage (%)
Unemployment	98	32.7
Low income	72	24.0
High rent	63	21.0
Forceful eviction	38	12.7
Family breakdown / displacement	29	9.7
Total	300	100

Table 4: Indicators of Housing Insecurity among Respondents

Indicator	Agree (%)	Disagree (%)
Rent consumes over half of income	76.0	24.0
Insecure tenure / risk of eviction	69.0	31.0
Overcrowded housing	58.7	41.3
Poor building conditions / sanitation	63.3	36.7

Table 5: Factors Affecting Homelessness and Housing Insecurity

Factor	Weighted Mean	Remark
Economic instability	3.80	Major
Inadequate housing policies	3.65	Major
Poor urban planning	3.42	Moderate
Corruption in housing allocation	3.85	Major
Population pressure	3.74	Major
Weak social welfare system	3.50	Moderate

Table 6: Regression Analysis on Determinants of Housing Insecurity

Model Summary	R	R^2	Adjusted R^2	Sig. (p-value)
Economic and social variables → Housing insecurity	0.712	0.506	0.499	0.000

IV. RESULTS INTERPRETATION

The socio-economic characteristics of respondents in the Federal Capital Territory (FCT), Abuja, provide a comprehensive understanding of the underlying factors that shape housing insecurity in the area. As seen in Table 1, a majority (59.2%) were between 31–45 years old, followed by 23.3% who were aged 30 years or below. Only 12.7% were aged 46–60 years, while a small fraction (4.9%) were above 60 years, with an overall mean age of 39 years. This indicates that most individuals experiencing housing insecurity are in

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their economically active and productive years, a stage of life when people are expected to achieve stability in both income and living conditions. The concentration of housing challenges within this age bracket suggests that the problem is not confined to the elderly or the very young, but rather cuts across adults who should ordinarily be contributing most actively to economic growth.

The sex distribution was nearly balanced, with 50.7% of respondents being male and 49.3% female. This balance demonstrates that the issue of homelessness and housing insecurity in Abuja is not a gender-specific phenomenon, as it affects both men and women almost equally. However, while the overall distribution is even, it is important to note that women may face unique gender-related vulnerabilities, including reduced access to resources and gender-based socio-economic disadvantages that can compound their housing challenges.

In terms of marital status, the data revealed that 58.1% of respondents were married, 25.3% were single, 8.2% divorced, 5.7% separated, and 2.6% widowed. This pattern underscores the significance of family and marital dynamics in housing stability. The high proportion of married respondents indicates that many households experiencing housing insecurity are family units, where responsibilities extend beyond the individual to spouses and children. At the same time, the combined 16.5% of divorced, separated, and widowed respondents shows how the loss of spousal support through either marital breakdown or death—can exacerbate vulnerability, forcing individuals into unstable or insecure housing arrangements.

Educational attainment among the respondents was relatively high, with 40.1% reporting tertiary education and 29.4% having postgraduate qualifications. Secondary education accounted for 20.9%, primary education 8.2%, while only 1.4% had no formal education. The data demonstrates that education, while generally assumed to provide economic mobility and stability, does not necessarily shield individuals from the risk of housing insecurity in Abuja. The presence of a significant proportion of tertiary and postgraduate degree holders among those affected highlights the structural nature of the housing crisis, where even highly educated individuals are unable to secure adequate housing.

Employment distribution further reinforces this finding. Civil servants made up 34.9% of respondents, the self-employed accounted for 31.5%, and private formal employees represented 22.2%. Students comprised 4.7%, the unemployed 3.2%, artisans 2.2%, and retirees 1.4%. This indicates that while a significant proportion of respondents were engaged in either government or private employment, these positions did not guarantee access to secure and stable housing. In particular, the large representation of self-employed individuals suggests that those in informal employment, often characterized by irregular incomes and lack of social protection, face heightened vulnerability to housing insecurity.

The socioeconomic profile of respondents (Table 1) shows that most are within the economically active age range of 26–45 years, with the majority being male and having secondary or tertiary education. Despite moderate educational attainment, income levels remain low, with over two-thirds earning below ₦50,000 monthly. This low earning capacity directly constrains housing affordability and reinforces urban vulnerability, consistent with Olatinwo et al. (2024), who emphasized the income–housing affordability gap in Abuja.

Housing status analysis (Table 2) demonstrates that over one-third of respondents reside in temporary shelters or informal settlements, while 13% are entirely homeless. This aligns with Moore (2019) and Ogwueleka (2013), who noted that the pace of urban migration in Abuja has outstripped housing supply, leading to sprawling informal settlements.

From Table 3, unemployment and low income are the most prominent causes of homelessness and housing insecurity, followed by high rent and forceful eviction. These economic drivers mirror global findings by Alkali et al. (2019) and Ebekozien (2021), which identify structural poverty and unaffordable rent as key urban risk factors.

Indicators of insecurity (Table 4) show that 76% of respondents spend more than half of their income on rent, a threshold exceeding international affordability standards (World Bank, 2024). In addition, 69% reported insecure tenure and 58% live in overcrowded dwellings. Such statistics underscore the precariousness of housing conditions among low-income earners in Abuja.

Table 5 further identifies systemic issues such as corruption in housing allocation, inadequate policy frameworks, and population pressure as major aggravating factors. These results resonate with Bello (2024) and Jiburum et al. (2021), who attribute Nigeria's housing challenges to weak institutional frameworks and ineffective governance mechanisms.

Finally, Table 6 presents the regression results, showing a strong positive relationship (R =

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0.712, $p < 0.05$) between economic and social variables and housing insecurity. The model's explanatory power ($R^2 = 0.506$) indicates that over half of the variance in housing insecurity is determined by socioeconomic factors such as income, employment, and access to social welfare. This confirms the theoretical underpinning of Maslow's Hierarchy of Needs (1943), which positions housing as a fundamental requirement for social stability.

In summary, the study establishes that economic vulnerability manifested through low income, unemployment, and weak purchasing power is a critical determinant of housing insecurity in FCT Abuja. The findings underscore the need for targeted social protection programs and inclusive housing finance mechanisms.

V. SUMMARY

Findings from the study reveal that homelessness and housing insecurity in the FCT are driven by multiple interrelated factors. These include poverty, unemployment, corruption in housing allocation, inadequate supply of affordable housing, and weak social welfare structures (Moore, 2019; Alkali, Sipan and Razali, 2019). The rapid urbanization of Abuja, combined with rural-urban migration, has created immense pressure on available housing stock (Ogwueleka, 2013). The study found that over 60% of low-income residents live in informal settlements characterized by overcrowding and poor sanitation. Furthermore, existing government programs such as the National Housing Fund and Social Investment Programmes have had limited impact due to bureaucratic bottlenecks and insufficient funding (Federal Ministry of Housing and Urban Development, 2024).

Social work interventions, including those by the Social Development Secretariat (SDS), Abuja Enterprise Agency (AEA), and NGOs such as Castle of Refuge Foundation, have provided relief to affected populations. However, their reach remains limited compared to the scale of the crisis. The findings also highlight that community participation and empowerment approaches yield more sustainable outcomes than purely top-down government policies (Mahlangu, 2020).

The study establishes that homelessness and housing insecurity in Abuja are symptoms of broader socio-economic and policy failures. Despite various intervention programs, the lack of affordable housing, weak policy implementation, and limited stakeholder coordination continue to exacerbate the problem. Social work has a critical role to play in bridging gaps between affected communities and policy makers. Strengthening institutional capacity, expanding community-based housing initiatives, and improving welfare support systems are key to sustainable progress.

VI. RECOMMENDATIONS

The study therefore recommends that the Federal Capital Territory Administration should expand affordable housing schemes through public-private partnerships. Social work interventions should be scaled up, integrating psychosocial support with housing assistance and government should address corruption and inefficiencies in housing allocation processes and strengthen social protection programs to improve the economic resilience of low-income earners. Finally, there should be promotion of inclusive urban planning that prioritizes slum upgrading and equitable resource distribution.

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