

# Homelessness And Psychological Well-Being Among 2022 Flood Victims in Lokoja and Ibaji, Kogi State, Nigeria.

ZEKERI ABRAHAM DAVID

DEPARTMENT OF BUILDING TECHNOLOGY  
SCHOOL OF ENVIRONMENTAL STUDIES  
KOGI STATE POLYTECHNIC LOKOJA  
KOGI STATE, NIGERIA

OGEREVA OHINOYI PETER

DEPARTMENT OF BUILDING TECHNOLOGY  
SCHOOL OF ENVIRONMENTAL STUDIES  
KOGI STATE POLYTECHNIC LOKOJA  
KOGI STATE, NIGERIA

UMAR MUHAMMAD

DEPARTMENT OF BUILDING TECHNOLOGY  
ALIKO DANGOTE UNIVERSITY OF SCIENCE AND TECHNOLOGY WUDIL  
KANO STATE, NIGERIA

ZEKERI GLORIA AJIMI

FEDERAL TEACHING HOSPITAL LOKOJA, KOGI STATE  
Corresponding Author: Zekeri Abraham David

Date of Submission: 25-04-2026

Date of Acceptance: 04-05-2026

## Abstract

*Determining the prevalence of homelessness among flood victims and describing the relationship between homelessness and psychological well-being are the goals of this study. To find any statistically significant relationships between homelessness and psychological well-being, the binary regression method was first used. Second, the effect estimates (regression coefficient) of homelessness and the control variables on psychological well-being are examined using an extended version of multiple regression analysis. There is a statistically significant correlation between psychological health and homelessness. After adjusting for the sociodemographic factors, the correlation was still statistically significant. During flood disasters, homelessness has psychological repercussions. Because it affects the psychological health of flood victims, homelessness during a disaster should be considered a health concern.*

**KEYWORDS:** Homelessness, Psychological Well-being, Flood Victims.

## I. INTRODUCTION

Homelessness, which is defined as when people and families have limited access to safe, stable, and adequate housing or their ability to obtain housing is limited or uncertain due to lack of financial resources, should not have been a significant problem in our country (United Nations Habitat 2001). In Nigeria, homelessness among flood victims is a serious, ongoing problem that forces thousands of people to flee their destroyed homes, rely on overcrowded camps or host families, and create enormous humanitarian needs for food, shelter, and medical care. The effects are made worse by climate change, inadequate infrastructure, a slow government response, and the possibility of hunger and disease even after the waters recede.

Although nationwide assessments have shed fresh light on some aspects of the prevalence of flood-related homelessness, little is known about how it relates to psychological well-being. Surprisingly little research has been done on the connection between homelessness and psychological well-being among the flood victims in Lokoja and Ibaji, despite its possible effects on health and well-being. As far as this research is

aware, no study has used any scale to look at the relationship between homelessness and the psychological health of flood victims in these two places.

Thus, the objectives of this study are to ascertain the prevalence of homelessness and to describe the connection between homelessness and psychological well-being.

Determining the prevalence of homelessness and describing the relationship between homelessness and psychological well-being are therefore the goals of this study.

### CONCEPTUAL FRAMEWORK

The central hypothesis guiding this research is that homelessness among the flood victims is associated with their psychological well-being.

This is recommended since experiencing homelessness as a result of a flood disaster can lead to anxiety and stress, which can negatively impact one's physical health and cause depression (feeling exhausted, disheartened, unmotivated, and powerless about the future).

Flood victims may experience mental illness as a result of their anxiety about where and when their housing needs will be met, their grief over witnessing their children suffer, and the humiliation of having to live in substandard housing every rainy season, which may include not being able to properly feed their children or celebrate holidays with family members. The victims' psychological well-being was strongly correlated with housing insecurity brought on by flooding. In their study with 215 adult residents of flood-prone communities in Trinidad, Bahall M, Legall G, Rampersad et al (2025) found an association between housing insecurity or homelessness due to flooding is a significant social problem that may potentially affect psychosocial well-being of the adult flood victims.

Additionally, one may anticipate that homelessness brought on by flooding would be linked to depression based on study findings that have been used in other studies to correlate housing insecurity with poor mental health (Umar and Zekeri 2024, Hulse and Saugeres, 2008). They discovered a favorable correlation between a shift in depressive status and housing insecurity brought on by flooding. Therefore, we anticipate that among the population of flood victims in Kokoja and Ibaji, respectively, homelessness brought on by flooding will be linked to psychological well-being.

According to research (Bahall M, Legall G, Rampersad R. et al 2025, Fernandez A, Black J, Jones M. et al 2015, Twiddy M. and Trump B. 2022, Akpinar e

t al 2018, French C.E et al 2019, Ekhaese et al 2014), flood victims' psychological well-being is negatively impacted by homelessness.

### AREA OF THE STUDY

The study's sites, Lokoja and Ibaji, are perfect for investigating the prevalence of homelessness and how it relates to psychological well-being.

The 2021 and 2022 flood disasters seriously damaged these areas (Zekeri et al., 2025).

### RESEARCH METHOD

This study was carried out in two local governments in Kogi State, Lokoja local government and Ibaji, where prior research had examined the housing rehabilitation experiences of flood victims in Lokoja and Ibaji following the 2012 flood (Zekeri et al., 2025). 130 male-headed families from these two flood-prone areas of Kogi State made up the target population. Because severe flooding is anticipated to have major psychological effects, the study concentrated on homes that had at least one severe flood in four years before to the study. Random stratified sampling methodology was used to recruit the respondents. The questionnaire was pretested in a small sample prior to the study to ensure clarity and reliability of the items.

### HOMELESSNESS AMONG FLOOD VICTIMS

The prevalence of homelessness among flood victims was measured using a structured questionnaire constructed and used in previous housing insecurity research. The respondents were asked on the nature of their housing before and after the flood, loan and repairing of buildings and factors hindering housing reconstruction of the building after the flood.

#### The Dependent Variable: Psychological Well-Being

In this study, self-reported psychological well-being (depression) is the dependent variable of interest.

The Center for Epidemiological Studies Depression Scale (CES-D) was used to determine the flood victims' depression status. The CES-D

is a popular and extensively used self-reporting tool for evaluating depression symptoms in the general population without the results being influenced by an administrator's bias (Radloff, 1977). For many years, the primary care environment has effectively employed it. The 20 items on the CES-D encompass physical, psychological, and affective symptoms.

We reduced the CES-D to a 15-item scale in our sample, which has acceptable inter-item reliability (0.95). Several abbreviated versions of the CES-D have been demonstrated to have excellent comparability to the full 20-item scale.

When asked how many days during the 2022 flood disaster "you were bothered by things that don't usually bother you" and "you did not feel like eating," respondents 3. "You had a poor appetite"; 4. "You struggle to focus on what you were doing"; 5. "everything you did felt like an effort"; 6. "you felt depressed"; 7. "you felt optimistic about the future"; 8. "You experienced fear"; 9. "Your sleep was restless"; 10. "You were happy"; 11. "You felt lonely"; 12. "You had crying spells"; 13. "you thought your life had been a failure"; 14. "people were unfriendly"; 15. and "you could not get going".

**The Control Variable Before Analysis**  
**STATISTICAL ANALYSIS**

Both inferential and descriptive data analysis were used.

To find any statistically significant correlations, depression is first regressed on homelessness.

The impact estimates (regression coefficients) of homelessness and control variables on depression are then examined using an extended version of regression analysis.

**Control Variables**

The researchers evaluated the demographic and personal characteristics of the flood victims (their age, income, level of education, and work status) in order to control for variables that might affect the association between homelessness during the flood disaster and psychological well-being. Two continuous variables were age (in years) and income (in Naira). For those with less than a National Diploma, education level was a dummy variable coded 1. If the flood victim had a full-time job, their employment status was marked as 1.

**II. RESULT AND DISCUSSION**

**Sample characteristics**

Category	Percent
<b>Age:</b>	
18 years	21.20
25 years	28.80
30 years	20.0
50 year and above	30.0
<b>Level of Education</b>	
Primary School	9.3
Secondary	32.5
ND/NCE	33.7
BSC/HND	24.5
<b>Employment Status:</b>	
Employed by	68.0
Not employed	4.20
INCOME Below minimum wage	54.2
Above minimum wage	45.8
<b>Building before, During and after the flood disaster</b>	
Building before the flood disaster	
(i) Four Bedroom Bungalow	33.7
(ii) Three Bedrooms Bungalow	32.5
(iii) Two Bedroom Bungalow	24.3
(iv) One Bedroom Bungalow	9.5
<b>Building During flood disaster</b>	
(i) Rented new apartment	25.5
(ii) Churches & Schools	48.5
(iii) Camps	10.0
(iv) Doubling-up	16.0
<b>Building After the flood disaster</b>	
(i) Rented Apartment	26.0
(ii) Three Bedrooms	20.5
(iii) Two Bedrooms	30.8

(iv) One Bedroom 22.7

**Table 2:** Regression Analyses of psychological well-being Among the flood victims

	Depression	
	b-Value	Beta
Homelessness	6.038***	0.321
Adjusted R <sup>2</sup>	0.103	

Statistically significant at 1% level

**Table 3:** Regression Analyses of psychological well-being Among the flood victims controlling for Age, Employment, Education and income.

	Depression	
	b-Value	Beta
Homelessness	4.668***	247
Age	-.028	-.30
Employment	-2.849**	-176
Income	-.918	-.045
Education	-2.988**	-.150
Adjusted R <sup>2</sup>	.166	

Statistically significant 5% level

\*\*\* Statistically significant 1% level.

### III. CONCLUSION

The goal of this study is to find out how common homelessness is among the flood victims in the study area and whether homelessness is linked to psychological well-being.

According to the analysis' findings, the majority of flood victims in 2022 experienced housing insecurity both during and after the disaster. This indicates that during and after the storm, flood victims were unsure about their ability to purchase a decent home. 48.5% of the victims slept in schools and churches during the flood.

The findings corroborate the hypothesis that homelessness and psychological well-being are related. There is a statistically significant correlation between psychological health and homelessness. After adjusting for the sociodemographic factors, the correlation was still statistically significant.

These findings are especially intriguing given the analysis of the study by Ball M. Legally G. Rampersad R et al. (2025), which found that serious depression was more common among homeless flood victims.

Overall, this study's results are in line with mounting evidence that homelessness during floods is linked to psychological health (Twiddy, Trump, and Ramsden, 2022; Fernandez et al, 2015; Akpinar et al, 2018).

Flooding-related homelessness has physiological, psychological, and bodily repercussions.

Flood victims experienced various degrees of psychological problems with stress, therefore, homelessness experienced during flooding should be treated as health issue that should concern not only the social scientists, but also clinicians implementing targeted strategies for community readiness and psychological support that may lessen the psychological effects of flooding.

### IV. RECOMMENDATIONS

Immediate psychological assistance, such as peer support groups in the neighborhood, mental health hot lines, and trauma-informed counseling. Establishing long-term mental health care with an emphasis on mitigating the effects of frequent flooding incidents is also necessary.

Since homelessness during flooding should be regarded as a health concern, the government is taking steps to teach local mental health specialists.

### References

- [1]. Akpinar-Elci, M., Rose, S., & Ketch, M. (2018). Well-being and mental health impact of household flooding in Guyana, the Caribbean. *Mar Technol SocJ.2018*, 52: 18–22.10.403 | mtsj 52.23
- [2]. Fernandez, A., Black, J., Jones, M., Wilson, L., Salvador-Carulla, L., Astella-Burt, T., & Black, D. (2015). Flooding and mental health: A systematic mapping review. *PLOS*

- ONE. 2015, 10: E0119929.10: 1371 | journal.pone.0011929
- [3]. French, C. E., Waite, T. D., Armstrong, B., Rubin, G. J., Beck, C. R., & Oliver, I. (2019). Impact of repeated flooding on mental health and health-related quality of life: A cross-sectional analysis of the English National Study of Flooding and Health. *BMJ Open* 9. 2019.9: e031562.10:1136|bmjopen-2019-031562
- [4]. Hulse, K., & Saugeres, L. (2008). *Housing insecurity and precarious living: An Australian exploration*. Ahuri Final Report No. 124. Australia: Australian Housing and Urban Research Institute.
- [5]. Mandreker, B., George, L., Rahvizha, R., Nishana, C., Arianne, Y., Erin, W., Rae-Anna, C., & Yelena, S. (2025). Psychosocial well-being among adult residents of flood-prone communities in Trinidad: Associated factors and predictors in a cross-sectional study.
- [6]. Radloff, L. S. (1977), "The CES-D scale: A self-report depression scale for research in the general population" *Applied Psychological Measurement*, 1: 385–401.
- [7]. Twiddy, M., Trump, B., & Ramsden, S. (2022): Understanding the long-term impact of flooding on the well-being of residents: A mixed-methods study. *PLOS ONE*, 17: e0274890.10.1371 | journal.pone 0274890
- [8]. Umar, M., & Zekeri, A. D. (2024) Housing insecurity and emotional well-being among the 2022 flood victims in Lokoja. *IJAEM Journal volume 6*, issue 05, May 2024. Ekhaese E.N., Evbuoma, I.K., Adejuwon, G.A., & Odukoya, J.A. (2014). Homelessness factors and psychological well-being concerns in Nigerian cities.
- [9]. United Nations Habitat (2001) *Guidelines for operational programme formulation in post-disaster situations: A resource guide*. Nairobi, Kenya: John Publication.
- [10]. Zekeri, A. D., Umar, M., & Yusuf, H. (2023). Housing reconstruction after 2022 flood disaster: Experiences of flood victims in Lokoja and Ibaji. *IJAEM Journal Volume* .7. Issue 06, June 2025, 220-225.