

# Housing Insecurity and Emotional Well Being among the 2022 Flood Victims in Lokoja

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## ABSTRACT

Floods are classified among sudden onset phenomenon and the highest natural disaster that happen in Lokoja, Kogi State. Floods have a negative impact on housing and emotional well-being. The purpose of this study was to examine housing insecurity and emotional well-being of 2022 flood victims in Lokoja. The study was conducted in Lokoja using self administered surveys. Results indicated that the flood victims are: (1) Experiencing a large unmet need for housing as home ownership dropped by (21.6%) (2) Majority of the victims lived in overcrowded housing more than two persons are living in a room (3) Flood victims who are housing insecure were more likely to rate their health poor and to suffer from major depressive symptoms compared to those with secured housing (4) Housing insecurity involve physical and psychological consequences.

This study recommends amongst other, that people should be discouraged from settling within the flood plain.

**Key Words:** Housing insecurity, Flood victim, Emotional wellbeing.

## I. INTRODUCTION

The 2022 Nigeria flood began in early August, 2022 which killed 300 people as of 10<sup>th</sup> October, 2022. According to the National Emergency Management Agency (NEMA), 30 out of Nigeria's 36 states were affected by the flood with Lokoja and Ibaji completely submerged.

The flood was termed as the worst after 2012 (NEMA 2022). The humanitarian effort after the flood disaster, and the outpouring of donations and support by national and international donor agencies, were significant. However, in the following weeks and months, many of those whose lives forever changed by 2022 continued to face

enormous challenges. Many lost some, if not all, of their assets housing inclusive and are now confronted with the process of rebuilding their lives. Many of them don't have homes and thousands of victims are living in substandard houses.

Since the disaster, the Federal governments have been on the recovery and reconstruction efforts in other states of the nation with Kogi State flood victims left behind. This study draws much needed attention to flood victims that are housing insecure as a result of 2022 flood by examining their present housing and health status.

## II. LITERATURE REVIEW

### 2.1 BACKGROUND AND DEFINITIONS OF HOUSING INSECURITY

Housing insecurity is the lack of security in an individual shelter that is the result of high housing costs relative to income, poor housing quality, unstable neighborhoods, and overcrowding (Mncaiye and Dunga, 2017). Housing insecurity is multi-dimensional concept and can take a number of forms which include, homelessness, housing cost burden; residential instability; living with families or friends to share housing costs (doubling up); overcrowding; living in substandard, poor quality housing; or living in an unsafe neighbourhood and lack access to transportation, job, quality schools and other critical amenities (Leopold et al 2016). According to Hulse and Saugeres (2008), the multifaceted dimension of housing insecurity demonstrates that there is more to housing than just having a shelter. They describe housing insecurity as instability in peoples living arrangements coupled with threatened residence, a lack of personal security, and safety. At times lacking a sense of belonging due to feeling of socially left out from neighborhoods where ones

lives and living in housing of poor quality, which have unfavorable impacts on overall well beings and prosperity of the occupants.

### HOUSING AND HEALTH

There is strong evidence characterizing housing relationship to health. Housing stability, quality, safety, and affordability all affect health outcomes, as it affect physical and social characteristics of neighborhood (Taylor, 2018). The impact of housing on health is now being widely considered by policy makers. Housing is one of the best researched social determinants of health and selected housing intervention for low income people have been found to improve health outcomes and decrease health care costs.

### STUDY AREA

Lokoja, the administrative capital of Kogi state was chosen as ideal case study area for this research because it was severely affected by the 2021| 2022 flood. Lokoja is located at the confluence of the rivers Niger and Benue community members within Lokoja are largely affected by floods that cause considerable damage to their properties. In Lokoja 3000 houses were affected by the flood disaster.

### METHODOLOGY

The sample for this study 130 flood victims was drawn from a list of over 300 flood victims that participated in previous studies carried out by the author (Zekeri, 2021, Fadina and Zekeri, 2021).

Housing insecurity was measured using a structured questionnaire. 20 questions regarding behaviours and experience known to characterize flood victims that are having difficulty meeting their housing needs. Face to face, in home, structured interview where conducted from September 2022 to March 2023. Consent to

participate in the study was obtained from all participants. The interviews lasted approximately 45 minutes for the present analysis, housing insecurity status is a binary variables (housing insecure and housing secure).

### HEALTH STATUS AND EMOTIONAL WELL- BEING

Self- rated health status provides a direct and global way of capturing perceptions of health criteria that are broad and inclusive as the responding individuals choose to make them. Flood victims were asked to rate their overall health at the time of the interview with a standard five category scale with values ranging from excellent (1) to poor (5) Self – rated health has been shown to be reliable, valid measure of health and also been shown to be predictive of future health status in numerous studies independent of other physiological and risk factors.

Emotional well being is measured by the centre for Epidemiological Studies –Depression (CES-D) scale, a widely used measure for assessing depression symptoms in the general population (Radloff, 1977). Respondents indicated how often, over the week preceding the interview, they had experienced each of the twenty symptoms on a four point scale ranging from 0 (rarely or non of the time) to 3 (most or all of the time).

### III. RESULTS

Male respondents constituted the largest portion of the sample (69.2 percent). With respect to income, the overall personal income was low, with just more than half (61.5 percent) of the respondents earning less than ₦50,000 monthly. About 38.5 percent of the respondents earned ₦50,000 – ₦150,000. About 34.6 percent of the respondents were unemployed and looking for work (Figure 1)

Table 1 Description of the Sample prevalence of housing insecurity and emotional well – being (n-130)

Category	Percent
Sex	69.2
Female	30.8

#### Income:

Income	Percent
Under N50,000	61.5
N50,000- 150,000	38.5

**Employment Status**

Employment Status	Percent
Employed	65.4
Unemployed	34.6

Table 2 : Housing Ownership before and after the flood (n-130)

	Item	Percent
1A	Before the flood:	
a.	Owned building	65.4
B	Owned building with loan	7.7
C	Owned building without loan	15.4
D	Rent	7.7
E	Live in without paying rent	3.8
IB	After the flood	
A	Owned building live in	43.8
B	Owned with loan	13.9
C	Without loan	19.2
D	Rent	14.6
e.	Live without paying rent	8.5
2A	Building before the flood	
1	One bedroom bungalow	7.7
2	Two bedroom bungalow	11.5
3	Three bedroom bungalow	65.4
4	Four bedroom bungalow	15.4
2B	Building after the flood	
1	One bedroom bungalow	42.3
2	Two bedroom bungalow	30.8
3	Three bedroom bungalow	23.1
4	Four bedroom bungalow	3.8

Building ownership before and after the flood.

Before 2022 flood disaster, 65.4% of the respondents owned the building they live in, building ownership with loan was 7.7 percent, owned building without loan was 15.4 percent, the respondents that lived in a rented apartment before the disaster was 7.7 percent . Live in without paying rent was 3.8 percent.

After the flood disaster building ownership dropped (Table 2). Only 43.8 percent owned their building, owned with loan increase to 13.9 percent, respondents that lived in a rented apartment is increased by 6.9 percent. As anticipated, building ownership is reduced by 21.6 percent (Table 2). One can therefore guess, there

was certain amount of housing insecurity and homelessness after the 2022 flood disaster.

Majority of the building owned before and after the flood disaster (65.4% and 42.3% respectively) were three bedrooms and one bedroom bungalows. One can also guess, there are more respondents living in a building without adequate space which led overcrowding. Overcrowded housing is any unit with more people than rooms and living rooms. Measures of overcrowding include more than two people for every bedroom in a housing unit. It is worth mentioning that one bedroom bungalow is an indicator of substandard housing.

Table 3: Percent of participants reporting selected depression symptoms.

S/N	Depressive symptoms	Percent
1	Feeling fearful	54.0
2	Having trouble concentrating	68.5
3	Restless	62.3
4	Not feeling hopeful about the future	61.5
5	Loneliness	51.5
6	Poor appetite	60.1

7	Bothered by things that don't usually bother	57.7
8	Not happy	50.0
9	Feeling everything I did was an effort	54.6
10	Feeling sad	65.4
11	Having trouble getting started	53.1
12	Having a crying spells	59.2

### Impact of Housing Insecurity on Emotional Well-being

Table 3 presents data on depressive symptoms. The common responses for depression in the sample involved these twelve items “having troubles concentrating” “Feeling sad” “Restless” “Not feeling hopeful about the future” “Poor appetite” “Having a crying spells” “Feeling bothered by little things”. “feeling everything I did was an effort”, as shown in table 3.

### IV. CONCLUSIONS

This research sought to examine the prevalence of housing insecurity and emotional well-being among the 2022 flood victims living in Lokoja. The result suggested that more than a half of low income (61.5 percent) are housing insecure. Housing insecurity had significant effect on emotional well-being of this flood victims. Flood victims who are housing insecure were more likely to suffer depressive symptoms compared to those with housing secure.

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