

Research Article

Assessment of Housing Quality and Its Relationship with the Well-being of Residents in Lokoja Town, Kogi State, Nigeria

Marcus Ameh Amedu ^a, Benedine Akpu ^b, Shehu Abbas ^b, Muhammad Isma'il ^b

^a Department of Geography, Federal University Lokoja, Kogi State, Nigeria. ^b Department of Geography and Environmental Management, Faculty of Physical Sciences, Ahmadu Bello University, Zaria, Nigeria.

ABSTRACT

Housing is a fundamental human need and a key determinant of health, comfort and social stability. Rapid urbanisation and weak housing policies have produced deteriorating living conditions in many Nigerian cities, including Lokoja. This study assessed housing quality and its relationship with residents' well-being in Lokoja Town, Kogi State. A systematic sample of 402 households was drawn from three stratified residential density zones (high, medium and low) out of a population of 692 000; 393 questionnaires (97.3 %) were returned and analysed. Descriptive statistics (frequencies and Relative Importance Index) and Pearson's Product Moment Correlation ($p \leq 0.05$) were employed. Findings revealed that more than half of the dwellings (53.7 %) used corrugated-metal roofing; cement wall finishes (60.6 %) and ceramic floor tiles (52.8 %) predominated. Nevertheless, walls (69.0 %) and ceilings (53.2 %) were in poor condition, indicating maintenance deficits. Toilets (86.5 %) and bathrooms (82.7 %) were widely available yet largely shared (73.5 % and 78.8 % respectively). Boreholes supplied domestic water for 70.2 % of households, while electricity was irregular (3-12 hours daily for 60.3 %). Structural and infrastructural deficiencies were more pronounced in medium- and high-density neighbourhoods. Residents reported high overall well-being (aggregate RII = 0.73). A strong, statistically significant positive correlation ($r = 0.72$, $p = 0.00$) existed between housing quality and well-being, confirming that better housing is associated with improved health and daily functioning. Government and housing stakeholders should therefore prioritise affordable, well-maintained housing schemes accessible to civil servants and comparable income groups.

ARTICLE HISTORY

Submitted 30 July 2026
Accepted 16 September 2026
Published 19 September 2026

GUEST EDITOR

A. M. Ahmed

KEYWORDS

Housing, Housing Quality,
Housing Facilities,
Residents, Well-Being

1 Introduction

Housing is recognized worldwide as one of the necessities of life and a prerequisite to the survival of man (Asen et al., 2021). Hence, housing is one of the best indicators of a person's standard of living and his place in society (Valadez-Martínez, 2019). In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions, and infrastructure (Ogundipe et al., 2024). Howden-Chapman et al. (2021) asserted that housing all over the world has remained an interdependent phenomenon that faces mankind, and it represents one of the most basic human needs, which no doubt has a profound impact on the health, welfare, and productivity of every individual irrespective of socio-economic status, colour, or creed.

Housing quality refers to the structural characteristics and amenities offered for a building's occupants to live a decent life (Oluwadare et al., 2024). The structural characteristics of housing refer to the materials used to construct houses, such as mud, thatch, corrugated iron sheets, and wood, whereas inside facilities include piped water, toilet access, and electrical equipment (Muhammed et al., 2025). Housing quality is frequently measured in terms of comfort, house/structure quality, and amenity provision (Oluwaseyi, 2019). Good quality

housing according to Akindele et al. (2025), means adequate privacy, adequate space, physical accessibility, adequate security, security of tenure, structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water supply, sanitation and waste-management facilities.

Well-being has been defined as the combination of feeling good and functioning well; the experience of positive emotions such as happiness and contentment as well as the development of one's potential, having some control over one's life, having a sense of purpose, and experiencing positive relationships (Savahl et al., 2025). While well-being comprises multiple interrelated dimensions physical, social, economic, and psychological- this study deliberately focuses on psychological well-being. The choice is justified because the home is the primary setting of everyday life and identity formation. Chronic stressors arising from inadequate housing (overcrowding, insecurity of tenure, poor environmental quality) act most directly and persistently on mental states such as anxiety, sense of control, life satisfaction, and affective balance (Alabi et al., 2021; Baker et al., 2020; Fagbenro et al., 2025). One of the most influential frameworks for understanding well-being is Ryff's Psychological Well-Being (PWB) model, which

emphasizes eudaimonic well-being, that is, optimal human functioning rather than short-term happiness. According to Ryff (c), psychological well-being consists of six core dimensions: Self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth.

Alabi et al. (2021) noted that poor housing quality, characterized by issues such as dampness, overcrowding, and inadequate heating, has detrimental effects on mental health outcomes. Baker et al. (2020) argue that prolonged exposure to unaffordable housing can lead to chronic stress and subsequent mental health deterioration, illustrating a direct correlation between economic pressures related to housing and psychological well-being. Housing is a key social determinant of both physical and mental health, while poor housing conditions have been associated with adverse health outcomes in African populations (Akanke et al., 2024).

Housing and well-being are crucial components under SDG 3, which aims to ensure healthy lives and promote well-being for all at all ages (Adekunle et al., 2022). Adequate housing plays a critical role in fostering a healthy society. Research by Kamata & Kawakubo (2024) shows that poor housing conditions can negatively impact family well-being, supporting findings about the adverse effects of inadequate housing on health outcomes. Well-being from the housing perspective takes both the housing condition and the housing or residential environment into consideration (Rolfe et al., 2020).

Lokoja has been witnessing rapid urban and socio-economic growth owing to the continued influx of people since it attained the status of State capital in 1991 and its proximity to the Ajaokuta steel complex, Obajana cement plant, Kogi State Polytechnic, as well as the presence of the Federal University. The presence of these industrial plants and the institutions of higher learning have led to increased demand for housing, thus mounting pressure on the residential buildings as the population seems to surpass the available housing stock. This has brought about inadequate housing, lack of proper maintenance, poor sanitation, and overcrowding, which endanger the well-being of inhabitants in the area, especially among economically disadvantaged groups.

Several studies (Atoro et al., 2025; Charles et al., 2024; Okon & Ikelegu, 2021; Saliu et al., 2023; Ukula, 2022) have made valuable contributions to housing research in Nigeria by examining the physical, economic, and environmental dimensions of housing quality and their implications for health outcomes, residential satisfaction, and housing affordability. However, despite these contributions, important related and empirical gaps remain, particularly with respect to Lokoja, Kogi State. Consequently, there remains a paucity of empirical evidence that establishes a clear and statistically tested

relationship between housing quality and the well-being of residents in Lokoja town. Hence the need to fill this gap in knowledge.

The study aimed to assess the impact of housing quality on the well-being of residents in Lokoja town, Kogi State, Nigeria. The specific objectives of this paper are to: 1) assess the housing quality in Lokoja; and 2) examine the relationship between housing quality and the well-being of residents in Lokoja.

2 Materials and Methods

2.1 Study Area

Lokoja is located at the confluence of the River Niger and the River Benue. It is the capital city of Kogi State and lies between Latitudes 07° 45' and 08° 45' N of the Equator and Longitudes 06°00' and 6°45' E of the Greenwich Meridian (Figure 1), with a total land coverage of about 3,180 sq. km (Adeoye, 2016). Lokoja is bounded to the west by the River Niger and surrounded by pockets of hills, of which the highest is the Patti Ridge, with the flat area generally undulating at an altitude of 107metres below sea level. To the East is bounded by Kaba-Bunu Local Government Area; to the south, by Okehi and Adavi LGA. Lokoja is situated 76 kilometers from Okene, along the Okene - Abuja highway, and it is a gateway of sorts between the Eastern, Western, and Northern parts of the country (Alabi, 2012).

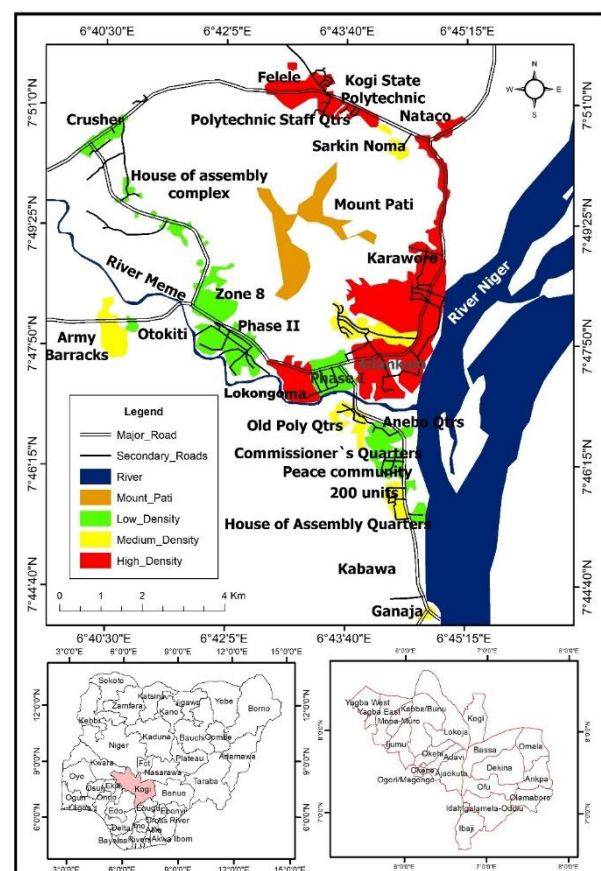


Figure 1: Lokoja (The Study Area)

2.2 Data Source

The study was conducted in Lokoja town. A cross-sectional survey design was adopted. The population comprised 692,000 residents, out of which a sample of 402 households was selected and questionnaires administered, with 393 valid responses (97.3%) used for data analysis. A multistage sample involving stratified, systematic, and purposive sampling techniques was used for the study. The stratified sampling technique was used to group the residential areas into low-, medium-, and high-density areas, and the questionnaires were distributed systematically (after the 10th house), while heads of households were purposefully given the questionnaire for the study.

2.3 Data Analysis

Data were primarily collected using a self-structured questionnaire, which was face- and content-validated

through expert review and pilot testing, while Cronbach's Alpha was used to test the reliability of the instrument, and a reliability coefficient of 0.76 was obtained. The data collected were descriptively analyzed using frequency counts and the Relative Importance Index. Pearson's Product Moment Correlation (PPMC) was used to determine the relationship between housing quality and the well-being of respondents at the $p \leq 0.05$ level of significance. The psychological well-being of respondents was focused on in this study because psychological well-being carries a lot of weight, as it impacts residents' overall life happiness and contentment.

3 Results

3.1 Housing Quality

Materials used for construction and the conditions of roofs and ceilings are presented in Table 1.

Table 1: Roof Types, Ceiling Types and their Conditions

	Low Density		Medium Density		High Density		Total	
Roof Types	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Corrugated Metal/Zinc Sheet	61	46.6	67	51.5	83	62.9	211	53.7
Slate/Asbestos	51	38.9	46	35.4	44	33.3	141	35.9
Roofing Tiles	19	14.5	17	13.1	5	3.8	41	10.4
Total	131	100.0	130	100.0	132	100.0	393	100.0
Condition of Roofs								
Very Good	4	3.1	5	3.8	7	5.3	16	4.1
Good	53	40.5	54	41.5	45	34.1	152	38.7
Fair	65	49.6	62	47.7	64	48.5	191	48.6
Poor	9	6.9	9	6.9	16	12.1	34	8.7
Total	131	100.0	130	100.0	132	100.0	393	100.0
Ceiling Types								
PVC	23	17.6	18	13.8	23	17.4	64	16.3
POP	23	17.6	28	21.5	32	24.2	83	21.1
Ceiling Tiles	9	6.9	4	3.1	7	5.3	20	5.1
Ceiling Board	76	58.0	80	61.5	70	53.0	226	57.5
Total	131	100.0	130	100.0	132	100.0	393	100.0
Condition of Ceiling								
Very Good	11	8.4	4	3.1	3	2.3	14	4.6
Good	23	17.6	26	7.7	35	26.5	82	21.4
Fair	22	16.8	10	7.7	4	3.0	18	9.2
Poor	53	32.8	85	65.4	81	61.4	249	53.2
Very Poor	32	24.4	5	3.8	9	6.8	30	11.7
Total	131	100.0	130	100.0	132	100.0	393	100.0

The findings in Table 1 revealed that more than half of the respondents (53.7%) used modern materials such as corrugated metal roofing. The higher concentration of corrugated metal/zinc sheets in high-density areas (62.9%), compared to low-density areas (46.6%), further highlights the influence of socio-economic status on housing characteristics and building material choices. This pattern aligns with the findings of Odufuwa et al.

(2018), which revealed that corrugated iron sheets had the highest proportion (66%) in Ajeromi Oke-Oja, Ogun State. The finding further agrees with that of Ukula (2022), which found that corrugated iron sheets (54.7%) were the most utilised roofing material in Makurdi. The conditions of the roofs as presented in Table 1 revealed that 49.6% of respondents rated the condition of their roofs as "fair", while 38.7% indicated their roofs were in "good"

condition, providing critical insight into the general state of housing maintenance and structural quality across the study area. The fact that low-density areas recorded the highest proportion (43.9%) of respondents with roofs in good condition, compared to 41.5% in medium-density and 34.4% in high-density areas, reveals a clear relationship between residential density, socio-economic status, and housing quality.

Table 1 further revealed that Plaster of Paris (POP) attracted the highest proportion of 57.5%, while ceiling tiles attracted the least response of 5.1%. The predominance of POP (57.5%) as the predominant ceiling type suggests its affordability, accessibility, and suitability for local housing construction compared to other materials like Polyvinyl Chloride (PVC) and ceiling tiles (Adebayo & Olagunju, 2014). However, its widespread use has implications for housing quality and

occupant well-being. POP ceilings are prone to cracks, water damage, and reduced durability, especially in areas with high humidity or poor maintenance practices (Olotuah & Akinloye, 2003). This finding agrees with that of Oluwadare et al. (2024), who found that in Greater Karu Urban Area, POP (73.1%) was the predominant ceiling material used in the study area. However, the reported poor condition of ceilings by 53.2% of the respondents raises serious concerns about housing quality and maintenance culture within the study area. The poor state could be attributed to factors such as aging buildings, poor construction practices, substandard materials, high humidity, and lack of regular maintenance.

Other housing quality characteristics looked into in the study included the wall types, floor finishing, as well as their conditions. The analysis of wall types, floor finish, and their conditions is presented in Table 2.

Table 2: Wall Types, Floor Finish and Conditions

	Low Density		Medium Density		High Density		Total	
Wall Types	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Blocks/bricks	42	32.1	51	39.2	38	28.8	131	33.3
Stone	9	6.9	6	4.6	9	6.8	24	6.1
Cement	80	61.1	73	56.2	85	64.4	238	60.6
Total	131	100	130	100.0	132	100.0	393	100.0
Condition of Wall								
Very Good	4	3.1	13	10.0	15	11.4	32	8.1
Good	28	21.4	28	21.5	34	25.8	90	22.9
Poor	80	61.1	76	58.5	73	55.3	229	58.3
Very Poor	19	14.5	13	10.0	10	7.6	42	10.7
Total	131	100.0	130	100.0	132	100.0	393	100.0
Floor Finish								
Earth/mud/mud bricks	9	6.9	11	8.5	3	2.3	23	5.9
Cement/concrete	59	45.0	69	53.1	75	56.8	203	51.7
Ceramic Tiles	43	32.8	32	24.6	35	26.5	110	28.0
Marbles	20	15.3	18	13.8	19	14.4	57	14.5
Total	131	100.0	130	100.0	132	100.0	393	100.0
Condition of Floor Finish								
Very Good	10	7.6	8	6.2	10	7.6	28	7.1
Good	68	51.9	60	46.2	62	47.0	190	48.3
Fair	44	33.6	46	35.4	51	38.6	141	35.9
Poor	7	5.3	15	11.5	7	5.3	29	7.4
Very Poor	2	1.5	1	0.8	2	1.5	5	1.3
Total	131	100.0	130	100.0	132	100.0	393	100.0

Table 2 revealed that cement wall finishes (60.6%) and ceramic floor tiles (52.8%) were widely used wall and floor finishes. The finding on wall finishes contrasts with that of Odufuwa et al. (2018), which showed that 57% of houses in a slum area of Ajeromi Oke-Oja, Ogun State were constructed using mud walls. Bonnefoy (2007) argues that housing conditions, including floor materials, directly influence indoor hygiene and exposure to dust and dampness. The finding on floor finishing is

consistent with Ajayi and Yesufu (2025), who reported that ceramic tiles were the most widely adopted material used for floor finish (53.3%) in Osogbo, Nigeria.

Despite the preference for cement finishing, 69.0% of respondents reported that their wall finishing was in poor condition, while only 31.0% rated theirs as good. Substandard construction materials, such as low-quality blocks or mortar, combined with poor construction practices like inadequate curing, unskilled labor, and

insufficient reinforcement, increase the susceptibility of walls to cracks and structural failure (Olotuah & Akinloye, 2003).

Regarding the condition of floor finishing, 48.3% rated their floors as "Good," while 35.9% indicated "Fair," and only 8.7% reported "Poor" or "Very Poor." Medium-density areas recorded the highest proportion of poor

floors (11.5%), suggesting maintenance deficits. Although the majority of floors are in good condition, the significant proportion in fair or poor states raises concerns about durability and indoor environmental quality.

3.2 Housing Facilities

Responses on the toilet facilities and their conditions in the study area are presented in Table 3.

Table 3: Toilet Facilities and their Conditions

	Low Density		Medium Density		High Density		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Toilet Availability								
Yes	131	100.0	111	85.4	98	74.2	340	86.5
No	0	0.0	19	14.6	34	25.8	53	13.5
Total	131	100.0	130	100.0	132	100.0	393	100.0
Type of Toilet Facility								
Water Closet	131	100.0	91	82.0	67	68.4	289	85.0
Pit Latrine	0	0.0	20	18.0	31	31.6	51	15.0
Total	131	100.0	111	100.0	98	100.0	340	100.0
Condition of Toilet Facility								
Very Good	68	51.9	28	25.2	12	12.2	108	31.8
Good	39	29.8	13	11.7	18	18.4	70	20.6
Fair	9	6.9	3	2.7	4	4.1	16	4.7
Poor	15	11.5	49	44.1	38	38.8	102	30.0
Very Poor	0	0.0	18	16.2	26	26.5	44	12.9
Total	131	100.0	111	100.0	98	100.0	340	100.0
Bathroom Availability								
Yes	131	100.0	103	79.2	91	68.9	325	82.7
No	0	0.00	27	20.8	41	31.1	68	17.3
Total	131	100.0	130	100.00	132	100.00	393	100.0
Condition of Bathroom								
Very Good	47	35.9	18	17.5	10	11.0	75	23.1
Good	42	32.1	11	10.7	12	13.2	65	20.0
Fair	29	22.1	3	2.9	8	8.8	40	12.3
Poor	13	9.9	42	40.8	33	36.3	88	27.1
Very Poor	0	0.0	29	28.2	28	30.8	57	17.5
Total	131	100.0	103	100.0	91	100.0	325	100.0
Sharing of Bathroom								
Yes	97	74.0	73	70.9	86	94.5	256	78.8
No	34	26.0	30	29.1	5	5.5	69	21.2
Total	131	100.00	103	100.00	91	100.00	325	100.0
No. of persons sharing the bathroom								
1-2 persons	71	73.2	26	35.6	17	19.8	114	44.5
3-4 persons	17	17.5	39	53.4	43	50.0	99	38.7
5-6 persons	9	9.3	6	8.2	22	25.6	37	14.5
Above 6 persons	0	0.0	2	2.7	4	4.7	6	2.3
Total	97	100.0	73	100.0	86	100.0	256	100.0

Toilet and bathroom facilities are widely available 86.5% and 82.7% but largely shared, with 73.5% sharing toilets while 78.8% share bathrooms. This finding agrees with that of Akpu et al. (2015), which revealed that the bulk of the houses (73.15%) in Palladan and Hanwa had a water closet type of toilet facility. This finding, however, disagrees with that of Oguntimehin and Adeniyi (2017), which revealed that 48% of the households in Ilaro use pit latrines. The finding also disagrees with that of Simon et

al. (2020), which showed that toilet facilities used in households were mainly pit latrines (47.5%). Toilet facilities were found to be in good condition (52.4%), while 44.6% of the bathrooms were in poor condition.

3.3 Sources of Water Supply and Waste Management

Responses on sources of water supply and waste management are presented in Table 4.

Table 4: Water Supply and Waste Management

Major Source of Water Supply	Low Density		Medium Density		High Density		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Pipeborne inside dwelling	3	2.3	9	6.9	0	0	12	3.1
Pipeborne outside dwelling	13	9.9	19	14.6	0	0	32	8.1
Borehole inside dwelling	86	65.6	49	37.7	25	18.9	160	40.7
Borehole outside dwelling	17	13.0	27	20.8	72	54.6	116	29.5
Hand-dug well	6	4.6	11	8.5	21	15.9	38	9.7
Water Vendors	6	4.6	15	11.5	14	10.6	35	8.9
Total	131	100.0	130	100.0	132	100	393	100.0
Solid Waste Storage Method								
Covered standard waste bin	33	25.2	18	13.8	6	4.5	57	14.5
Containers	47	35.9	34	26.2	19	14.4	100	25.4
Covered/uncovered basket	28	21.4	15	11.5	12	9.1	55	14.0
Sack	13	9.9	27	20.8	33	25.0	73	18.6
Polythene bags	10	7.6	36	27.7	62	47.0	108	27.5
Total	131	100.0	130	100	132	100.0	393	100.0
Solid Waste Disposal Method								
Collected by authorized collectors	59	45.0	17	13.1	13	9.8	89	22.6
Collected by unauthorized collectors	28	21.4	14	10.8	11	8.3	53	13.5
Disposed in public approved dumpsites	33	25.2	19	14.6	12	9.1	64	16.3
Disposed in unauthorized dumpsites	11	8.4	62	47.7	28	21.2	101	25.7
Burning	0	0.0	6	4.6	21	15.9	27	6.9
Disposed in gullies, drainages	0	0.0	12	9.2	47	35.6	59	15.0
Total	131	100.0	130	100.0	132	100.0	393	100.0
Wastewater Disposal								
Soak away	122	93.1	84	64.6	72	54.5	278	70.7
Open ground disposal	9	6.9	46	35.4	60	45.5	115	29.3
Total	131	100.0	130	100.0	132	100.0	393	100.0

Infrastructure also varies spatially: boreholes were the main source of domestic water supply (70.2%), while water vendors (8.9%) were the least used domestic water source. This finding contrasts with that of Ukula (2022), who reported that hand-dug wells served as the predominant source of water in Makurdi (64.7%), indicating a gradual shift toward mechanized groundwater extraction methods in urban environments. The widespread use of boreholes resulting from rapid urbanisation has significantly reduced groundwater recharge and heightened aquifer vulnerability, thereby raising concerns about overexploitation of groundwater resources and potential aquifer depletion (Ordams et al., 2025).

The results show that various methods of solid waste

storage are employed in the study area, ranging from converted standard waste bins, containers, covered/uncovered baskets, sacks, and polythene bags, with polythene bags having the highest proportion of 27.5%, while 14.0% make use of covered or uncovered baskets had the least proportion. Polythene bags were found to be the most widely used waste storage method, particularly in high-density areas (47.0%), whereas containers are more common in low-density areas (35.9%). The preference for polythene bags may be attributed to their low cost, easy accessibility, and convenience, as they can accommodate different waste types and are disposable after use. This finding aligns with that of John and Ogboeli (2025), which found that 71.9% of residents in Port Harcourt and its environs use polyethylene bags for

primary waste storage.

Disposal through authorized collectors accounted for 45.0%, while 25.2% dispose of waste in publicly approved dumpsites for onward clearing to permanent dumpsites. A further 21.4% rely on unauthorized collectors, and only 8.4% use unauthorized dumpsites (dumping in open spaces). There are no reported cases of burning or disposal in drainages. This pattern suggests relatively better access to structured waste collection systems and stronger environmental regulation enforcement. The finding disagrees with that of Ariko and Akpu (2014), who found out that open space burning was the most common method of managing waste (37%) in Tudun Wada, Zaria. Similarly, the finding also disagrees with that of Simon et al. (2020), which found that the method of household solid waste disposal in Akpabuyo Local Government Area of Cross River State was mainly open dumpsite (41.5%). It was further revealed that soakaway

is the most common wastewater disposal channel in the study area, as indicated by 70.7% of the respondents, while the remaining 29.3% indicated open ground disposal.

The Table shows that 65% of respondents depended on the Power Holding Company of Nigeria (PHCN) for electricity, while the least proportion (13%) relied on generating sets as an alternative source. This finding aligns with that of Ukula (2022), who found that the power source was from the public power supply for 56.7% in Makurdi. Electricity supply is irregular, often between 3 and 12 hours.

3.4 Well-being Assessment

Table 5 presents the well-being assessment of respondents using the adapted Ryff's (1989) Psychological Well-being Scale (PWBS). The well-being assessment of respondents is presented in Table 5.

Table 5: Well-being Assessment

S/N Items	Level of Agreement				RII	Rank
	SA	A	D	SD		
1. The conditions of my home often make it difficult for me to manage my daily activities satisfactorily	334	48	8	3	0.95	1 st
2. I am confident in making housing-related decisions that I believe are best for my well-being.	274	78	29	12	0.89	2 nd
3. I feel that I have adequate control over decisions affecting my living environment.	280	45	44	24	0.87	3 rd
4. I am able to arrange and use my home in ways that make my daily life satisfactory.	256	80	32	25	0.86	4 th
5. My present housing environment enables me to manage my daily responsibilities effectively.	250	90	28	25	0.86	5 th
6. I sometimes feel that my housing situation makes me less satisfied with my life	240	94	41	18	0.85	6 th
7. I am able to make effective use of the facilities and spaces available in my home.	203	147	30	13	0.84	7 th
8. My housing environment provides a comfortable setting for maintaining warm relationships with members of my household.	193	152	32	16	0.83	8 th
9. I am able to enjoy meaningful interactions with family members and friends in my living environment.	217	117	29	30	0.83	9 th
10. My housing environment allows me to maintain good relationships with people around me.	134	219	34	15	0.81	10 th
11. The conditions of my home sometimes make it difficult to enjoy close relationships with other household members.	190	135	42	26	0.81	11 th
12. I feel that I belong to and fit well within my residential community.	167	169	29	28	0.80	12 th
13. I feel free to make decisions about how I use my living space.	134	207	32	20	0.79	13 th
14. I am able to express my preferences about my housing environment without undue pressure from others.	148	182	39	24	0.79	14 th
15. I am able to make effective use of the facilities and spaces available in my home.	159	104	106	24	0.75	15 th
16. I often allow other people's opinions to determine how I should live in my present housing environment.	146	142	40	65	0.73	16 th

17. My living environment provides opportunities for me to develop myself and improve my quality of life.	143	137	55	58	0.73	17 th
18. I am able to make positive changes in my living environment when necessary.	96	188	83	26	0.73	18 th
19. My present housing situation supports my personal development and growth.	88	156	138	11	0.70	19 th
20. My housing situation has made me feel that there is little opportunity to improve my life.	63	232	48	50	0.70	20 th
21. I am able to adapt positively to changes in my housing and residential environment.	97	159	36	101	0.66	21 th
22. My present housing situation provides me with a stable environment for pursuing my goals in life.	117	85	103	88	0.65	22 th
23. I feel that my home provides a suitable environment for planning and working towards my future goals.	42	212	68	71	0.64	23 rd
24. My living environment gives me a sense of stability that helps me focus on my future.	39	219	62	73	0.64	24 th
25. The conditions of my housing often make me feel that planning for the future is difficult.	38	62	272	21	0.57	25 th
26. I have a clear sense of direction and purpose despite the conditions of my present housing environment.	59	133	35	166	0.55	26 th
27. I feel satisfied with myself despite the conditions of my present housing.	56	20	230	87	0.53	27 th
28. My housing situation allows me to feel positive about my life and myself.	87	40	93	173	0.53	28 th
29. When I consider my present living situation, I am generally pleased with how my life is progressing.	35	32	89	237	0.41	29 th
Aggregate RII					0.73	

Table 5 presents the ranking of 29 well-being indicators using the Relative Importance Index (RII), and the Table revealed an aggregate RII of 0.73, indicating a high level of overall well-being among respondents. The finding shows that respondents felt that the conditions of their homes often make it difficult for them to manage their daily activities satisfactorily, which ranked first with a value of RII 0.95. This was closely followed by the feeling that respondents are confident in making housing-related decisions that they believe are best for their well-being, with an RII of 0.89, and the feeling that respondents have adequate control over decisions affecting their living environment ranked third with an RII of 0.87. However, respondents ranked considering their present living situation generally pleased with how their life is progressing in the study area, as indicated by an RII value of 0.41.

Thus, while the aggregate RII (0.73) indicates high well-being, the rank structure shows that respondents

exhibit adaptive resilience rather than full psychological flourishing. Environmental and structural factors likely constrain optimal well-being outcomes, consistent with prior empirical findings in urban residential research. The finding agrees with that of Ukeh et al. (2023), which revealed that university students in north-central Nigeria had high psychological well-being (mean = 65.11, SD 13.37). The finding, however, disagrees with that of Ugwueze et al. (2021), which found that participants in the South East had moderate levels of Psychological Well-being. This implies that while psychological well-being in Nigeria is generally favourable, continuous attention is needed to address stressors that could prevent individuals from achieving optimal well-being levels.

3.5 Relationship between Housing Quality and Well-being of Residents

The relationship between housing quality and well-being of residents in the study area was carried out using PPMC as presented in Table 6.

Table 6: PPMC for Relationship between Housing Quality and Well-being of Residents

Variables	N	$\bar{X}$	S.D	Df	r-cal	p	Remark
Housing Quality	393	39.39	4.66	381	0.72	0.00	Sig.
Well-being of Residents	393	85.26	6.92				

**. Correlation is significant at the 0.01 level (2-tailed). Source:

Table 6 showed that a strong positive and statistically significant relationship ($r = 0.72$, $p = 0.00$) exists between housing quality and the well-being of residents in Lokoja, indicating that improvements in housing quality are associated with better health and overall well-being.

4 Conclusion

This study has established that housing quality is an important component of the living experience and well-being of residents in Lokoja Town. The assessment demonstrates that housing conditions in the study area are characterised by a mixture of adequate facilities and persistent structural, environmental and maintenance deficiencies. Although many households have access to essential housing facilities, the availability of such facilities does not necessarily imply that they are of satisfactory quality. Concerns relating to the condition of walls and ceilings, the sharing of sanitary facilities, irregular infrastructure and differences in the quality of residential environments indicate that the housing challenge in Lokoja extends beyond the provision of shelter to the quality, functionality, comfort and sustainability of the residential environment.

The study establishes that housing quality and residents' well-being are closely connected. The observed relationship indicates that the physical and environmental characteristics of the home form an important part of the conditions within which residents experience, manage and evaluate their everyday lives. Housing should therefore not be regarded merely as a physical structure or a place of residence; it is an important urban environment through which comfort, security, dignity, social interaction and psychological

well-being are experienced. The findings consequently reinforce the view that improvements in housing quality have implications that extend beyond the building itself to the broader quality of urban life.

In conclusion, the housing challenge in Lokoja is fundamentally a question of housing quality, maintenance, infrastructure and equitable urban development, rather than simply a question of housing availability. Sustainable improvement will require a shift from the provision of shelter alone towards the development of residential environments that are structurally sound, adequately serviced, safe, comfortable and supportive of residents' psychological well-being.

Greater attention should therefore be given to the upgrading and maintenance of existing housing, improvement of basic infrastructure and environmental services, enforcement of appropriate building standards, and the provision of affordable housing that responds to the circumstances of different categories of urban residents. Such an approach would not only improve the physical quality of housing in Lokoja but would also contribute to creating a more liveable, inclusive, and psychologically supportive urban environment. The Kogi State Ministry of Housing and Urban Development, in partnership with the Lokoja Local Government Council, should implement policies that promote the renovation and maintenance of existing housing, ensure the use of durable construction materials, and provide support for upgrading rental and owner-occupied dwellings.

References

- Adebayo, A. A., & Olagunju, A. (2014). Housing quality and welfare effects of building material choice among households in Ibadan, Nigeria. *Journal of Construction in Developing Countries*, 19(1), 1–18.
- Adeoye, D. O. (2016). Challenges of urban housing quality: Insights and experiences of Akure, Nigeria. *Procedia - Social and Behavioral Sciences*, 216, 260–268. <https://doi.org/10.1016/j.sbspro.2015.12.036>
- Ajayi, O.O., & Yesufu, A.O. (2025). An assessment of users' preferences for floor finishes in residential buildings in Osogbo, Nigeria. *Iconic Research and Engineering Journals*, 9(1), 1712–1721. <https://www.irejournals.com/paper-details/1709836?>
- Akande, O. K., Alfa, M. T., Otemeata, E. A., & John, A. B. (2024). Effects of housing design on indoor environmental quality and residents' health in Nigeria. *Environment-Behaviour Proceedings Journal*. <https://doi.org/10.21834/e-bpj.v10i33.7261>
- Akindele, A. O., Arayela, O., Adegbile, M.B.O. & Ajayi, O.O. (2025). Determinants of residential satisfaction: a study of housing quality, neighbourhood features, and socioeconomic factors. *Journal of Built Env. & Geological Research (JBEGR)*, 8(4), 371–393 DOI: 10.70382/ajbegr.v8i4.047
- Akpu, B., Oguike, W. E. & Osumaje, J. O. (2015). Spatial variation in urban housing quality in Sabon Gari Local Government Area, Kaduna State, Nigeria. *Zaria Geographer*, 22(1), 21–33. <https://physicalsciences.abu.edu.ng/department/geography/public/journal/2015/files/03>
- Alabi, M.O. (2012). The built-up environment and micro-climate variation in Lokoja, Nigeria. *American International Journal of Contemporary Research*, 2(12), 150–158.
- Alabi, A.M., Balogun, F. A. & Adeduntan, J. Y. (2021). Housing and mental health in informal settlements: A case of Ibadan North Local Government Area of Oyo State, Nigeria. *African Journal for the Psychological Study of Social Issues*, 24(1), 123–135
- Ariko, J.D., & Akpu, B. (2014). Solid waste generation and management in Tudun Wada, Zaria, Kaduna State, Nigeria. *Zaria Geographer*, 21(1), 25–35.
- Asen, J. M., Ekpenyong, B. N., & Okon, A. J. (2021). Housing conditions and health implications on residents of Makurdi Town, Benue State, Nigeria. *African Journal of Environmental*

- Health Sciences, 8, 67-78. <https://www.researchgate.net/publication/359981000>
- Atoro, T., Okimiji, O. P., Yoade, A., & Olaleye, R. (2025). The impact of housing conditions on residents' well-being in informal settlements of Epe and Ibeju-Lekki LGA, Lagos State, Nigeria. *RISU Journal of Built and Natural Environment*, 2(1), 197-215.
- Baker, E., Lester, L., Mason, K., & Bentley, R. (2020). Mental health and prolonged exposure to unaffordable housing: a longitudinal analysis. *Social Psychiatry and Psychiatric Epidemiology*, 55(6), 715-721. <https://doi.org/10.1007/s00127-020-01849-1>
- Bonnefoy, X. (2007). Inadequate housing and health: An overview. *International Journal of Environment and Pollution*, 30(3-4), 411-429.
- Charles, A. F., Akinluyi, M. L., Okeke, F. O., & Deborah, A. F. (2024). Housing quality and health: an evaluation of influencing variables. *E3S Web of Conferences*, 535. <https://doi.org/10.1051/e3sconf/202453503004>
- Fagbenro, D.A., Idemudia, ES., & Boehnke, K. (2025). Relationship between perceived material living conditions and subjective health and well-being as moderated by personal attributes: a representative sample of Nigerians. *Frontiers in Psychology*, 16, 1-11. <https://doi.org/10.3389/fpsyg.2025.1530302>
- Howden-Chapman, P., Bennett, J., Edwards, R., Jacobs, D., Kim, N., & Ormandy, D. (2023). Review of the impact of housing quality on inequalities in health and well-being. *Annual Review of Public Health*, 44(1), 233-254. <https://doi.org/10.1146/annurev-publhealth-071521-111836>
- John, O., & Ogboeli, G.P. (2025). The evaluation of waste management practices of Rivers State Waste Management Agency (RIWAMA). *International Journal of Research and Innovation in Applied Sciences*, 10(7), 1081-1098.
- Kamata, T., & Kawakubo, S. (2024). Housing hierarchy of needs that contribute to the well-being of residents. *IOP Conference Series: Earth and Environmental Science*, 1363(1), 012088. <https://doi.org/10.1088/1755-1315/1363/1/012088>
- Muhammed, F. Z., Yamaguchi, K., Handayani, K. N., & Hagishima, A. (2025). Academic Editor: Ahmed Senouci. *Affordable Housing in Developing Regions: A Systematic Review of Materials, Methods and Critical Success Factors with Case Insights. Buildings*, (15), 1-25. <https://doi.org/10.3390/buildings>
- Odufuwa, B.O., Ogunseye, N.O., Oke, K.S., Salisu, U.O. & Fasina, S.O. (2018). Housing conditions in a slum area of Ajeromi Oke-Oja, Ogun State, Nigeria. *Ethiopian Journal of Environmental*, 11(1), 18-30
- Ogundipe, K. E., Owolabi, J. D., Ogunbayo, B. F., & Aigbavboa, C. O. (2024). Exploring inhibiting factors to affordable housing provision in Lagos metropolitan city, Nigeria. *Frontiers in Built Environment*, 10. <https://doi.org/10.3389/fbuil.2024.1408776>
- Oguntimehin, A.S. & Adeniyi, O.A. (2017). An appraisal of housing quality conditions in Ilaro, Nigeria. A paper presented at the 6th National Conference, School of Environmental Studies, the Federal Polytechnic, Ilaro, Ogun State.
- Okon, I.E. & Ikelegu, M.E. (2021). Assessment of residential housing choices, quality, and affordability in Calabar Metropolis, Southern Nigeria. *Humanities and Social Science Review*, 9(5), 35-46.
- Olotuah, A. O., & Akinloye, G. T. (2003). Housing characteristics and residential satisfaction in a traditional city: The example of Ibadan, Nigeria. *Journal of Human Ecology*, 14(4), 263-270.
- Oluwadare, T., Oluwafemi, F., Fasoro, A., Faeji, C., Oni, O., Kukoyi, O., & Pwajok, M. (2024). Assessment of housing quality in the Greater Karu Urban Area, Nigeria: A case of unplanned urbanization. *Journal of Human Behavior in the Social Environment*, 34(1), 56-68. <https://doi.org/10.1080/10911359.2023.2218447>
- Oluwaseyi, O. B. (2019). Assessment of Housing Quality in Osun State, Nigeria. *Environmental Analysis & Ecology Studies*, 5(5), 574-589. <https://doi.org/10.31031/EAES.2019.05.000625>
- Ordams, E.T., Ogbodo, U. K., Nwosu, Ikechukwu, C., Iwuanyanwu, P.C., Abdulmumuni, B.M., & Nwachukwu, M.C. (2025). Impact of urbanisation on groundwater recharge and aquifer vulnerability in Enugu Metropolis, South-East Nigeria. *Saudi Journal of Humanities and Social Sciences*, 10(12): 594-604.
- Rolfe, S., Garnham, L., Godwin, J., Anderson, I., Seaman, P. and Donaldson, C. (2020). Housing as a social determinant of health and well-being: developing an empirically informed realist theoretical framework. *BMC Public Health*, 20, 1-19. <https://doi.org/10.1186/s12889-020-09224-0>
- Ryff, C. D. (1989). Happiness is everything, or is it? Explorations on the meaning of psychological well-being. *Journal of Personality and Social Psychology*, 57(6), 1069-1081. <https://doi.org/10.1037/0022-3514.57.6.1069>
- Saliu, H. O., Sagada, M. L., Maina, J. J., & Sani, M. (2023). Residential satisfaction within selected public housing estates in Lokoja Kogi State, Nigeria. *Malaysian Journal of Society and Space*, 19(3). <https://doi.org/10.17576/geo-2023-1903-04>
- Savahl, S., Adams, S., Casas, F., & Witten, H. (2025). Adolescent Flourishing in South Africa. *Applied Research in Quality of Life*, 20(3), 1339-1376. <https://doi.org/10.1007/s11482-025-10449-7>
- Simon, A.I., Jimmy, E.E., Emmanuel, A.J., Kingsley, C.O., Nkese, O., David, E.I., & Legbaleval, A.E. (2020). Assessment of water supply, sanitation and hygiene practices among households in southern Nigeria. *International Journal of Environment and Pollution Research*, 8(2), 42-53.
- Ugwueze, F. C., Agbaje, O. S., Umoke, P. C. I., & Ozoemena, E. L. (2021). Relationship between physical activity levels and psychological well-being among male university students in Southeast Nigeria. *Journal of Health Psychology*, 15(2), 1-17 <https://doi.org/10.1177/15579883211008337>
- Ukeh, M., & Dauda, I. A. (2023). Stress and coping strategies as predictors of psychological well-being among Nigerian university students. *Journal of Behavioral Health and Psychology*, 12(1), 1-6. <https://doi.org/10.33425/2832-4579/23052>
- Ukula, F.F. (2022). Evaluation of housing quality in Makurdi Town, Benue State. *International Journal of Engineering Research & Technology*, 11(07), 542-545.
- Valadez-Martínez, L. (2019). Decorações makes a home: the role of living room furnishings in achieving a dignified standard of living in urban Mexico. *Emotion Space and Society*, 32, 100586.