Housing Affordability Challenges in Osogbo, Osun State: A Descriptive Survey of Urban Residents

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Abstract
Housing affordability has become a critical urban development challenge in Nigerian cities, yet empirical evidence from medium-sized urban centres remains limited. This study examined housing affordability challenges among urban residents in Osogbo, Osun State, focusing on the level of affordability, contributing factors, and coping strategies adopted by households. A cross-sectional descriptive survey design was employed, with data collected from 329 respondents using a structured online questionnaire. Data were analysed using frequencies, percentages, means, and standard deviations. The findings reveal significant housing affordability challenges, characterised by low-income sufficiency, high rental burden, and general dissatisfaction with housing costs. The most significant contributing factors include household income not increasing in line with rent, rising inflation, lack of affordable housing schemes, frequent rent increases, and unregulated estate agent practices. In response, residents adopt coping strategies such as reducing household expenditure, taking additional jobs, seeking financial support from family and friends, and tolerating unsuitable accommodation. However, these strategies provide limited relief, underscoring the need for comprehensive policy interventions. The study contributes empirical evidence on housing affordability in medium-sized Nigerian cities and recommends strengthened government regulation of rental markets, increased investment in affordable housing, and enhanced tenant protection mechanisms.

Keywords: Housing affordability, rental burden, coping strategies, urban residents, Osogbo, Nigeria

Introduction

Housing is universally acknowledged as one of the basic needs of man. Beyond providing physical shelter, housing contributes significantly to overall quality of life ranging from health to safety and social wellbeing. The availability of adequate and affordable housing remains central to the achievement of sustainable urban development, particularly in developing countries where rapid urbanization has intensified pressure on existing housing stock. The United Nations

Sustainable Development Goal (SDG) 11 emphasizes the need for cities and human settlements to be inclusive, safe, resilient, and sustainable by ensuring access to adequate, safe, and affordable housing for all. However, housing affordability continues to pose significant challenges across many low- and middle-income countries, with urban residents increasingly confronted by rising rental costs, inadequate housing supply, and widening disparities between household incomes and housing expenditures (Ogundipe et al., 2024).

Housing affordability refers to the extent to which households can obtain and maintain adequate housing without compromising their ability to meet other essential living expenses. Traditionally, housing is considered affordable when households spend no more than 30 percent of their income on housing-related costs, although affordability extends beyond this threshold to encompass housing quality, accessibility, security of tenure, and neighbourhood conditions (Aribigbola, 2011; Ndubueze, 2009). In Nigeria, the concept of housing affordability has become increasingly important due to persistent housing shortages, rising construction costs, population growth, inflationary pressures, and inadequate public investment in affordable housing. These factors have collectively contributed to a housing market that is increasingly inaccessible to low- and middle-income households (Ayedun & Oluwatobi, 2011; Moore, 2019).

Consequently, rental accommodation has become the dominant housing option for urban residents, exposing households to escalating rental costs, multiple agency and legal charges, and advance rent requirements that often exceed their financial capacities (Oyo-Ita, 2017; Nwafor et al., 2018). Previous studies have attributed these affordability challenges to macroeconomic instability, declining purchasing power, limited mortgage accessibility, inadequate housing finance, and increasing land acquisition and development costs (Ajayi et al., 2016; Adegun et al., 2019).

While housing affordability has traditionally been associated with Nigeria's major metropolitan centres such as Lagos, Abuja, and Port Harcourt, recent evidence suggests that medium-sized cities are increasingly experiencing similar affordability pressures. These cities, once regarded as relatively affordable urban centres, are witnessing substantial increases in rental values despite relatively modest economic expansion and employment opportunities (Ogundipe et al., 2024). This trend raises important concerns regarding the sustainability of urban living conditions and the capacity of households to secure decent accommodation within their income levels. Osogbo, the capital city of Osun State, exemplifies this emerging urban housing challenge. The city has experienced considerable physical expansion, population growth, infrastructural improvements, and relative commercial engagement over the past few years. Urban regeneration projects and infrastructure development have contributed to changes in land use patterns and property values, thereby influencing residential housing markets (Ekemode, 2020). Although these developments have increased demand for residential accommodation, resulting in rising rental prices across many neighbourhoods.

Nevertheless, anecdotal evidence and residents' experiences suggest that housing affordability in Osogbo has deteriorated considerably in recent years. Rental charges have increased sharply across different residential neighbourhoods, while estate agency commissions, agreement fees,

caution fees, and other ancillary charges have become increasingly burdensome for prospective tenants. These costs often appear disproportionate to household income levels and the city's prevailing economic opportunities, creating financial hardship for many residents. Yet, despite the growing public concern surrounding escalating rental costs, empirical research explicitly examining housing affordability from the perspective of urban residents in Osogbo remains limited. Existing studies conducted in Osogbo have largely emphasized housing quality (Owolabi, 2019; Oladapo & Adebayo, 2014; John, 2013), housing and environmental conditions (Kasim et al., 2024), town planning regulations and housing development (Adewumi et al., 2025), and housing delivery and access for specific population groups (Anthony et al., 2016; Akinyemi, 2021), with relatively little attention devoted to understanding the affordability challenges experienced by households, particularly within the context of rising rental costs and intermediary charges imposed by estate agents. Against this background, this study investigates housing affordability challenges among urban residents in Osogbo, Osun State, through a descriptive survey approach. Specifically, the study seeks to answer the following research questions:

1. What is the current level of housing affordability among urban residents in Osogbo, Osun State?
2. What factors contribute to housing affordability challenges experienced by urban residents in Osogbo?
3. What coping strategies do urban residents adopt in response to increasing rental-related charges?

Literature Review

Housing in recent years has consistently occupied a central position in urban development discourse. Across societies, access to adequate housing has been associated with enhanced quality of life. As cities continue to expand in response to population growth and urbanization, the demand for housing has risen considerably, often outpacing available supply. This imbalance has transformed housing from merely a social necessity into an increasingly complex economic commodity whose accessibility is largely determined by market forces, public policy, and household purchasing power (Ndubueze, 2009; Moore, 2019). While early housing studies concentrated predominantly on the provision of housing units and the reduction of quantitative housing deficits, more recent scholarship has shifted attention towards housing affordability as a more comprehensive indicator of housing adequacy and urban sustainability (Aribigbola, 2011; Muraina et al., 2026).

The growing scholarly interest in housing affordability is closely linked to the rapid urbanization experienced across both developed and developing countries over the past few decades. Earlier literature viewed housing problems primarily as a consequence of inadequate housing supply and population growth, leading governments to prioritize mass housing schemes and public housing programmes as solutions to urban housing shortages (Ayedun & Oluwatobi, 2011; Oyo-Ita, 2017). However, increasing evidence suggests that expanding housing supply alone has not

translated into improved access to housing, particularly for low- and middle-income households. Rather, the interaction between rising housing costs, stagnant household incomes, inflationary pressures, and inefficient housing markets has made affordability a more pressing concern than mere housing availability (Ajayi et al., 2016; Ogundipe et al., 2024). Consequently, contemporary housing research has increasingly recognized affordability as a multidimensional phenomenon influenced by economic, institutional, demographic, and regulatory factors rather than solely by housing production.

The literature further demonstrates that housing affordability has evolved beyond the traditional measurement of the proportion of household income allocated to housing expenditure. Although the rent-to-income ratio remains one of the most widely adopted indicators of affordability, scholars increasingly argue that affordability also encompasses housing quality, neighbourhood conditions, accessibility to employment opportunities, transportation costs, security of tenure, and the ability of households to meet other essential living expenses after paying for housing (Aribigbola, 2011; Adegun et al., 2019; Muraina et al., 2026). This broader perspective reflects the understanding that households may occupy housing that appears affordable in monetary terms but is inadequate due to poor infrastructure, overcrowding, environmental degradation, or excessive commuting costs. Thus, housing affordability has gradually become recognised as a multidimensional concept that reflects not only financial capability but also the overall quality of urban living.

The Nigerian housing literature mirrors this global transition in emphasis. Initial studies predominantly focused on the country's persistent housing deficit, inadequate public housing delivery, and the institutional challenges confronting housing finance and urban planning (Ndubueze, 2009; Moore, 2019). These studies consistently identified rapid urbanization, population increase, limited mortgage accessibility, weak housing policies, and inadequate government intervention as major impediments to effective housing provision. As urban centres expanded and economic conditions became increasingly volatile, researchers began documenting the widening gap between household incomes and housing costs, suggesting that affordability had become the defining challenge facing urban residents rather than the absolute shortage of housing units (Nwafor et al., 2018; Oyo-Ita, 2017). This shift has encouraged greater scholarly attention to rental housing markets, housing finance, and the socioeconomic determinants of affordability across different categories of urban households.

Recent studies further reveal that housing affordability in Nigeria is shaped by a complex interaction of macroeconomic and localised factors. Rising inflation, increasing construction costs, fluctuating exchange rates, limited access to land, inadequate infrastructure, and ineffective regulatory frameworks have significantly increased the cost of housing development, with these costs ultimately transferred to tenants through higher rental charges (Ajayi et al., 2016; Ogundipe et al., 2024). At the household level, affordability is further constrained by unemployment, underemployment, low wages, and declining purchasing power, particularly among informal sector workers and low-income earners (Adegun et al., 2019; Nwafor et al., 2018). More recent African scholarship also argues that housing affordability extends beyond officially quoted rents to include numerous hidden costs such as agency commissions, agreement

fees, legal charges, caution deposits, and other transaction costs that substantially increase the financial burden associated with securing accommodation (Muraina et al., 2026). These observations suggest that affordability challenges cannot be understood solely through rental values but require broader consideration of the institutional practices governing urban housing markets.

Although housing affordability has received considerable scholarly attention in Nigeria, empirical investigations have been concentrated largely within major metropolitan areas such as Lagos, Abuja, Port Harcourt, Ibadan, and Akure. These studies consistently demonstrate that urban expansion, land scarcity, speculative investment, and increasing housing demand have contributed to significant affordability pressures in large cities (Adegun et al., 2019; Ogundipe et al., 2024; Aribigbola, 2011). Comparatively fewer studies have examined affordability dynamics within medium-sized cities, despite growing evidence that these urban centres are experiencing similar housing market transformations. Emerging research suggests that secondary cities increasingly face rising rental prices, changing land-use patterns, and growing pressure on housing infrastructure, indicating that affordability challenges are no longer confined to Nigeria's largest metropolitan areas (Kasim et al., 2024; Ojanikele et al., 2026).

Within Osun State, scholarship has similarly evolved from broader concerns about housing provision and residential conditions towards more contextual analyses of urban development. Anthony et al. (2016) examined low-income housing delivery in Osogbo and highlighted deficiencies in the provision of affordable residential accommodation for economically disadvantaged households. Other studies have concentrated on residential quality, environmental conditions, and residents' satisfaction with housing facilities, emphasizing the importance of adequate infrastructure and neighbourhood characteristics in shaping residential well-being (John, 2013; Oladapo & Adebayo, 2014; Owolabi, 2019). More recent investigations have extended this discussion by exploring housing accessibility among artisans, environmental determinants of residential conditions, and the influence of planning regulations on housing development within Osogbo (Akinyemi, 2021; Kasim et al., 2024; Adewumi et al., 2025). Collectively, these studies provide important insights into the physical, institutional, and environmental dimensions of housing within the city.

Nevertheless, the existing body of literature suggests that relatively little attention has been devoted to understanding the affordability experiences of urban residents in Osogbo. While previous studies have generated valuable evidence regarding housing quality, residential satisfaction, environmental conditions, housing provision, and planning regulations, they provide limited understanding of the rapidly increasing rental costs, widening disparities between household income and housing expenditure, and the growing financial burden associated with estate agency commissions and other rental transaction charges. This omission is particularly important given recent observations that affordability challenges in African cities increasingly arise not only from housing shortages but also from the structure and operation of rental housing markets (Muraina et al., 2026). Consequently, the lived experiences of households navigating this affordability pressures remain insufficiently documented within the context of Osogbo.

The foregoing review indicates that housing affordability has become one of the defining urban development challenges of contemporary cities, reflecting broader socioeconomic transformations occurring across Nigeria and other developing countries. Existing scholarship has significantly advanced understanding of housing provision, residential quality, planning systems, and the determinants of affordability. However, there remains limited empirical evidence focusing specifically on the affordability challenges confronting urban residents in Osogbo, particularly regarding the combined influence of escalating rental costs, intermediary charges imposed by estate agents, and the apparent disconnect between housing costs and local economic opportunities. By examining these issues through the experiences of urban residents, the present study contributes to the emerging literature on housing affordability in medium-sized Nigerian cities and provides evidence capable of informing housing policy, urban planning, and rental market regulation in Osun State.

Research Method

This study adopted a cross-sectional descriptive survey design to examine housing affordability challenges among urban residents in Osogbo, Osun State. The design was considered appropriate because it enables the collection of standardized data on respondents' experiences, perceptions, and opinions regarding a social phenomenon without manipulating any variables (Creswell & Creswell, 2018). The study focused on adult residents (18 years and above) living within Osogbo metropolis, a rapidly expanding urban centre experiencing increasing demand for residential accommodation and rising rental costs.

Data were collected using a structured online questionnaire administered through digital platforms. The use of an online survey was considered appropriate due to its ability to reach a relatively large number of respondents within a short period while minimizing the cost and logistical challenges associated with face-to-face surveys. Since the researchers reside within Osogbo metropolis, access to community WhatsApp groups, neighbourhood associations, workplace platforms, and other social media networks facilitated the distribution of the questionnaire among eligible residents. Accordingly, the study employed a non-probability convenience sampling technique complemented by snowball sampling, whereby respondents were encouraged to share the survey link with other residents within their social networks until 329 respondents were realized.

The questionnaire comprised two sections. The first section elicited respondents' socio-demographic characteristics, while the second contained Likert-scale statements designed to measure the study objectives. Specifically, housing affordability was assessed through items relating to respondents' ability to afford rent and other housing-related expenses; factors contributing to housing affordability challenges were measured using statements on rental increases, household income, agency charges, inflation, housing demand and supply, and government intervention; while coping strategies were measured through items relating to accommodation sharing, relocation, borrowing, reduction in household expenditure, and other adaptive responses. All substantive items were measured on a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. Data were analysed using the Statistical

Package for the Social Sciences (SPSS) version 30. Frequencies and percentages were used to summarise respondents' socio-demographic characteristics, whereas mean scores and standard deviations were employed to analyse the Likert-scale

Findings

Socio-demographic Characteristics of Respondents

Table 1: Socio-demographic Characteristics of Respondents

Variable	Categories	Frequency (n)	Percentage (%)
Gender	Male	163	49.5
	Female	166	50.5
	Total	**329**	**100.0**
Age	18–24	49	14.9
	25–34	102	31.0
	35–44	97	29.5
	45–54	46	14.0
	55 years and above	35	10.6
	Total	**329**	**100.0**
Marital Status	Single	119	36.2
	Married	185	56.2
	Divorced	25	7.6
	Widowed	0	0.0
	Total	**329**	**100.0**
Educational Qualification	No formal education	13	4.0
	Primary	29	8.8
	Secondary	55	16.7
	Diploma/NCE	161	48.9
	Bachelor's degree	71	21.6
	Postgraduate degree	0	0.0
	Total	**329**	**100.0**
Occupation	Civil servant	84	25.5
	Trader	65	19.8
	Artisan	57	17.3
	Business owner	52	15.8
	Student	71	21.6
	Unemployed	0	0.0
	Total	**329**	**100.0**
Average Monthly Income	Less than ₦50,000	81	24.6
	₦50,000–₦99,999	101	30.7

	₦100,000–₦199,999	85	25.8
	₦200,000–₦299,999	42	12.8
	₦300,000 and above	20	6.1
	Total	**329**	**100.0**
Type of Accommodation	A room apartment	77	23.4
	Self-contained	84	25.5
	Room and parlour	71	21.6
	One-bedroom flat	38	11.6
	Two-bedroom flat	34	10.3
	Three-bedroom flat	25	7.6
	Duplex	0	0.0
	Total	**329**	**100.0**
Years Living in Osogbo	Less than one year	37	11.2
	1–5 years	108	32.8
	6–10 years	86	26.1
	More than 10 years	98	29.8
	Total	**329**	**100.0**

Source: Field Survey, 2026

The socio-demographic profile of the 329 respondents is presented in Table 4.1. The gender distribution was nearly balanced, with 166 (50.5%) female and 163 (49.5%) male respondents. The age distribution reveals that the majority of respondents were young to middle-aged adults, with the largest group being those aged 25–34 years (31.0%), followed by those aged 35–44 years (29.5%). Respondents aged 18–24 years constituted 14.9%, while those aged 45–54 years and 55 years and above accounted for 14.0% and 10.6% respectively.

Regarding marital status, married respondents formed the majority (56.2%), while 36.2% were single and 7.6% were divorced. None of the respondents identified as widowed. The educational profile reveals a relatively educated population, with Diploma/NCE holders constituting the largest group (48.9%), followed by Bachelor's degree holders (21.6%), and secondary education holders (16.7%). Those with primary education and no formal education accounted for 8.8% and 4.0% respectively.

The occupational distribution shows that civil servants formed the largest group (25.5%), followed by students (21.6%), traders (19.8%), artisans (17.3%), and business owners (15.8%). None of the respondents identified as unemployed. The income distribution reveals that the majority earned below ₦100,000 monthly, with 30.7% earning ₦50,000–₦99,999, 25.8% earning ₦100,000–₦199,999, and 24.6% earning less than ₦50,000. Those earning ₦200,000–₦299,999 and ₦300,000 and above constituted 12.8% and 6.1% respectively.

The accommodation types reveal a diverse housing profile, with self-contained apartments being the most common (25.5%), followed by room apartments (23.4%), and room and parlour (21.6%). One-bedroom flats accounted for 11.6%, two-bedroom flats for 10.3%, and three-

bedroom flats for 7.6%. No respondents lived in duplexes. Regarding length of residence, the majority had lived in Osogbo for more than one year, with 32.8% indicating 1–5 years of residence, 29.8% indicating more than 10 years, and 26.1% indicating 6–10 years. Only 11.2% had lived in the city for less than one year.

Level of Housing Affordability among Urban Residents

Table 2: Level of Housing Affordability among Urban Residents in Osogbo

Statements	SD n (%)	D n (%)	N n (%)	A n (%)	SA n (%)	Mean	Std. Dev.
My monthly income is sufficient to pay my rent comfortably	89 (27.1)	97 (29.5)	83 (25.2)	46 (14.0)	14 (4.3)	2.39	1.148
Rent consumes a large proportion of my monthly income	11 (3.3)	43 (13.1)	92 (28.0)	101 (30.7)	82 (24.9)	3.61	1.097
I find it difficult to pay rent without financial assistance	11 (3.3)	55 (16.7)	99 (30.1)	111 (33.7)	53 (16.1)	3.43	1.051
I can comfortably meet my household needs after paying rent	59 (17.9)	115 (35.0)	93 (28.3)	49 (14.9)	13 (4.0)	2.52	1.071
Housing in Osogbo is generally affordable	80 (24.3)	85 (25.8)	99 (30.1)	56 (17.0)	9 (2.7)	2.48	1.115
The current rental charges in Osogbo are beyond my financial capacity	49 (14.9)	102 (31.1)	110 (33.5)	59 (18.0)	8 (2.4)	2.62	1.022
I spend more on housing than I consider reasonable	13 (4.0)	51 (15.5)	90 (27.4)	96 (29.2)	79 (24.0)	3.54	1.131
The quality of housing justifies the amount charged as rent	11 (3.4)	31 (9.5)	82 (25.1)	116 (35.5)	87 (26.6)	3.72	1.061
I am satisfied with the affordability of my present accommodation	67 (20.4)	82 (24.9)	93 (28.3)	64 (19.5)	23 (7.0)	2.68	1.199
Rising housing costs have reduced my standard of living	47 (14.3)	107 (32.5)	99 (30.1)	54 (16.4)	22 (6.7)	2.69	1.111

Note: SD = Strongly Disagree; D = Disagree; N = Neutral; A = Agree; SA = Strongly Agree. n = 329 for all items except B6 (n=328) and B8 (n=327). Percentages may not sum to 100% due to rounding.

Source: Field Survey, 2026

Table 4.2 presents the mean scores and standard deviations for the ten items measuring housing affordability among urban residents in Osogbo. The findings reveal significant affordability challenges across multiple dimensions. The lowest mean score was recorded for the statement "My monthly income is sufficient to pay my rent comfortably" (Mean = 2.39, SD = 1.148), with 56.6% of respondents disagreeing or strongly disagreeing. Conversely, respondents strongly

agreed that "Rent consumes a large proportion of my monthly income" (Mean = 3.61, SD = 1.097), with 55.6% agreeing or strongly agreeing.

Similarly, respondents expressed difficulty paying rent without financial assistance (Mean = 3.43, SD = 1.051), with 49.8% agreeing or strongly agreeing. A significant majority (52.9%) disagreed or strongly disagreed that they can comfortably meet their household needs after paying rent (Mean = 2.52, SD = 1.071), indicating that housing costs crowd out other essential expenditure. Half of the respondents (50.1%) disagreed or strongly disagreed that housing in Osogbo is generally affordable (Mean = 2.48, SD = 1.115).

Over half (53.2%) agreed or strongly agreed that they spend more on housing than they consider reasonable (Mean = 3.54, SD = 1.131). However, respondents strongly agreed that the quality of housing justifies the amount charged as rent (Mean = 3.72, SD = 1.061), with 62.1% agreeing or strongly agreeing. Dissatisfaction with the affordability of present accommodation was evident (Mean = 2.68, SD = 1.199), with 45.3% expressing disagreement that they were satisfied. Regarding the impact of rising housing costs on standard of living (Mean = 2.69, SD = 1.111), 46.8% disagreed that rising housing costs have reduced their standard of living, while 23.1% agreed.

Factors Contributing to Housing Affordability Challenges

Table 3: Factors Contributing to Housing Affordability Challenges Among Urban Residents in Osogbo

Statements	SD n (%)	D n (%)	N n (%)	A n (%)	SA n (%)	Mean	Std. Dev.
Rising inflation has increased house rents	2 (0.6)	10 (3.0)	45 (13.7)	157 (47.7)	115 (35.0)	4.13	0.804
Increasing demand for housing has increased rental prices	2 (0.6)	9 (2.7)	57 (17.3)	148 (45.0)	113 (34.3)	4.10	0.821
Limited housing supply contributes to high rent	1 (0.3)	25 (7.6)	77 (23.4)	124 (37.7)	102 (31.0)	3.91	0.933
Estate agents charge excessively high commission	3 (0.9)	25 (7.6)	58 (17.6)	118 (35.9)	125 (38.0)	4.02	0.972
Agreement fees charged by agents are too high	5 (1.5)	28 (8.5)	65 (19.8)	113 (34.3)	118 (35.9)	3.95	1.017
Caution fees are unnecessarily expensive	3 (0.9)	18 (5.5)	74 (22.5)	127 (38.6)	107 (32.5)	3.96	0.923
House owners increase rent too frequently	2 (0.6)	14 (4.3)	50 (15.2)	142 (43.2)	121 (36.8)	4.11	0.857
Household income has not increased in line with rent	4 (1.2)	12 (3.6)	59 (17.9)	112 (34.0)	142 (43.2)	4.14	0.921
Government has done enough to	61	120	96	33	19	2.48	1.082

regulate rental prices	(18.5)	(36.5)	(29.2)	(10.0)	(5.8)		
Lack of affordable housing schemes contributes to high rents	1 (0.3)	11 (3.3)	59 (17.9)	136 (41.3)	122 (37.1)	4.12	0.837
Urban population growth has increased demand for housing	2 (0.6)	23 (7.0)	75 (22.8)	131 (39.8)	98 (29.8)	3.91	0.925
Building materials have become too expensive	2 (0.6)	23 (7.0)	79 (24.0)	142 (43.2)	83 (25.2)	3.85	0.899
High land prices contribute to increased rent	5 (1.5)	22 (6.7)	82 (24.9)	112 (34.0)	108 (32.8)	3.90	0.987
Estate agents unnecessarily inflate rental prices	2 (0.6)	24 (7.3)	72 (21.9)	111 (33.7)	120 (36.5)	3.98	0.966
Lack of regulation of estate agents contributes to housing affordability problems	5 (1.5)	17 (5.2)	83 (25.2)	111 (33.7)	113 (34.3)	3.94	0.969

Note: SD = Strongly Disagree; D = Disagree; N = Neutral; A = Agree; SA = Strongly Agree. n = 329 for all items. *Percentages may not sum to 100% due to rounding.*

Source: Field Survey, 2026

Table 4.3 presents the mean scores and standard deviations for the fifteen items measuring factors contributing to housing affordability challenges. The findings reveal that respondents identified multiple interconnected factors driving affordability challenges, with fourteen out of fifteen items scoring above 3.50, indicating high agreement. The highest-ranked factor was "Household income has not increased in line with rent" (Mean = 4.14, SD = 0.921), with 77.2% agreeing or strongly agreeing. This was followed by "Rising inflation has increased house rents" (Mean = 4.13, SD = 0.804), with 82.7% agreeing or strongly agreeing.

The lack of affordable housing schemes contributing to high rents (Mean = 4.12, SD = 0.837) was the third highest-ranked factor, with 78.4% agreeing or strongly agreeing. Respondents strongly agreed that house owners increase rent too frequently (Mean = 4.11, SD = 0.857), with 80.0% agreeing or strongly agreeing, and that increasing demand for housing has increased rental prices (Mean = 4.10, SD = 0.821), with 79.3% agreeing or strongly agreeing.

Estate agent practices were also identified as significant contributors to affordability challenges. Respondents agreed that estate agents charge excessively high commission (Mean = 4.02, SD = 0.972), with 73.9% agreeing or strongly agreeing. Similarly, they agreed that estate agents unnecessarily inflate rental prices (Mean = 3.98, SD = 0.966), with 70.2% agreeing or strongly agreeing. The lack of regulation of estate agents was perceived as contributing to housing affordability problems (Mean = 3.94, SD = 0.969), with 68.0% agreeing or strongly agreeing.

Other significant factors included caution fees being unnecessarily expensive (Mean = 3.96, SD = 0.923), agreement fees charged by agents being too high (Mean = 3.95, SD = 1.017), limited housing supply contributing to high rent (Mean = 3.91, SD = 0.933), urban population growth

increasing demand for housing (Mean = 3.91, SD = 0.925), high land prices contributing to increased rent (Mean = 3.90, SD = 0.987), and building materials becoming too expensive (Mean = 3.85, SD = 0.899). The lowest mean score was recorded for "Government has done enough to regulate rental prices" (Mean = 2.48, SD = 1.082), indicating that respondents disagreed that government has done enough to regulate rental prices, with 55.0% expressing disagreement.

Coping Strategies Adopted by Urban Residents

Table 4: Coping Strategies Adopted by Urban Residents in Response to Increasing Rental-Related Charges

Statements	SD n (%)	D n (%)	N n (%)	A n (%)	SA n (%)	Mean	Std. Dev.
I borrow money to pay rent	22 (6.7)	78 (23.7)	117 (35.6)	82 (24.9)	30 (9.1)	3.06	1.057
I reduce household expenditure to afford rent	12 (3.6)	47 (14.3)	114 (34.7)	101 (30.7)	55 (16.7)	3.43	1.042
I share accommodation because of high rent	27 (8.2)	61 (18.5)	118 (35.9)	89 (27.1)	34 (10.3)	3.13	1.089
I have relocated to a cheaper area	25 (7.6)	75 (22.8)	105 (31.9)	93 (28.3)	31 (9.4)	3.09	1.089
I stay longer in unsuitable accommodation to avoid paying higher rent	33 (10.0)	65 (19.8)	90 (27.4)	95 (28.9)	46 (14.0)	3.17	1.193
I seek financial support from family or friends	16 (4.9)	59 (17.9)	117 (35.6)	95 (28.9)	42 (12.8)	3.27	1.051
I take additional jobs to meet housing expenses	17 (5.2)	48 (14.6)	104 (31.6)	109 (33.1)	51 (15.5)	3.39	1.074
I delay paying rent because of financial difficulties	25 (7.6)	77 (23.4)	94 (28.6)	89 (27.1)	44 (13.4)	3.15	1.151
I have postponed other important family needs because of rent	37 (11.2)	60 (18.2)	108 (32.8)	90 (27.4)	34 (10.3)	3.07	1.148
I intend to relocate outside Osogbo due to increasing housing costs	26 (7.9)	78 (23.7)	104 (31.6)	82 (24.9)	39 (11.9)	3.09	1.128

Note: SD = Strongly Disagree; D = Disagree; N = Neutral; A = Agree; SA = Strongly Agree. n = 329 for all items. Percentages may not sum to 100% due to rounding.

Source: Field Survey, 2026

Table 4.4 presents the mean scores and standard deviations for the ten items measuring coping strategies adopted by urban residents in response to increasing rental-related charges. The findings reveal that urban residents employ a variety of coping strategies, with all items falling in the moderate adoption range. The most adopted strategy was reducing household expenditure to afford rent (Mean = 3.43, SD = 1.042), with 47.4% agreeing or strongly agreeing. This was followed by taking additional jobs to meet housing expenses (Mean = 3.39, SD = 1.074), with 48.6% agreeing or strongly agreeing.

Seeking financial support from family or friends (Mean = 3.27, SD = 1.051) was the third most adopted strategy, with 41.7% agreeing or strongly agreeing. Staying longer in unsuitable accommodation to avoid paying higher rent (Mean = 3.17, SD = 1.193) was adopted by 42.9% of respondents, while delaying rent payment because of financial difficulties (Mean = 3.15, SD = 1.151) was adopted by 40.5%.

Sharing accommodation because of high rent (Mean = 3.13, SD = 1.089) was adopted by 37.4% of respondents, while relocating to a cheaper area (Mean = 3.09, SD = 1.089) was adopted by 37.7%. The intention to relocate outside Osogbo due to increasing housing costs (Mean = 3.09, SD = 1.128) was expressed by 36.8% of respondents. Postponing other important family needs because of rent (Mean = 3.07, SD = 1.148) was adopted by 37.7% of respondents. The least adopted strategy was borrowing money to pay rent (Mean = 3.06, SD = 1.057), with 34.0% agreeing or strongly agreeing.

Discussion of Findings

Housing Affordability among Urban Residents

The findings of this study reveal that housing affordability is a significant challenge among urban residents in Osogbo, consistent with the broader literature on housing affordability in Nigerian cities. The low-income sufficiency (Mean = 2.39) and high rental burden (Mean = 3.61) observed in this study align with the work of Aribigbola (2011), who documented the widening gap between household incomes and housing costs in Nigerian urban centres. This finding is particularly significant given that the majority of respondents earned below ₦100,000 monthly, a level that is increasingly inadequate to meet housing obligations in the context of rising living costs and inflationary pressures. The observation resonates with the argument by Ndubueze (2009) that housing affordability in Nigeria is fundamentally constrained by the mismatch between income levels and housing costs, a problem exacerbated by macroeconomic instability and stagnant wages.

The difficulty respondents expressed in paying rent without financial assistance (Mean = 3.43) supports the work of Muraina et al. (2026), who argued that housing affordability challenges in African cities are increasingly characterised by households' reliance on external support mechanisms to meet their housing obligations. This reliance reflects both income inadequacy and the absence of institutional safety nets such as housing subsidies or rent assistance programmes. The observation is consistent with the critique by Adegun et al. (2019), who noted that government intervention in the housing sector has been insufficient to address the affordability needs of low- and middle-income urban residents.

The inability of respondents to comfortably meet household needs after paying rent (Mean = 2.52) provides evidence of the crowding-out effect that housing costs exert on other dimensions of household welfare. This finding aligns with the perspective advanced by Moore (2019), who argued that housing affordability should be understood not merely as the ability to pay rent but as the capacity to maintain an acceptable standard of living after meeting housing expenses. The observation that housing costs crowd out expenditure on food, healthcare, education, and other essential needs has significant implications for household well-being and suggests that affordability challenges extend beyond the housing sector to affect overall quality of life. This finding supports the work of Ogundipe et al. (2024), who documented the broader welfare implications of housing unaffordability in Nigerian cities.

The perception that housing in Osogbo is generally unaffordable (Mean = 2.48) reflects the collective experience of residents navigating a housing market characterised by rising costs and limited affordable options. This finding aligns with the observations of Ojanikele et al. (2026), who noted that affordability challenges are increasingly evident in medium-sized Nigerian cities, not just the largest metropolitan centres. The perception of unaffordability is significant because it shapes residents' housing choices and expectations. This observation supports the argument by Ekemode (2020) that urban regeneration and infrastructure development, while beneficial, can contribute to rising property values and rental costs that displace low-income residents. The general dissatisfaction with housing affordability (Mean = 2.68) is consistent with the overall pattern of findings and aligns with the work of Kasim et al. (2024), who documented varying levels of residential satisfaction in Osun State.

Factors Contributing to Housing Affordability Challenges

The identification of household income not increasing in line with rent (Mean = 4.14) as the highest-ranked factor reflects the fundamental economic imbalance at the heart of the affordability crisis. This finding is consistent with the work of Ajayi et al. (2016) and Ogundipe et al. (2024), who identified income stagnation relative to housing costs as a primary driver of affordability challenges in Nigerian cities. The failure of household incomes to keep pace with rent increases reflects broader macroeconomic trends, including inflation, currency devaluation, and the persistent weakness of the Nigerian economy. This observation supports the argument by Oyo-Ita (2017) that addressing housing affordability requires attention not only to housing markets but also to economic policies that can stimulate income growth and improve household purchasing power.

The strong agreement that rising inflation has increased house rents (Mean = 4.13) reflects the impact of macroeconomic instability on housing costs. This finding aligns with the work of Adegun et al. (2019), who documented the influence of economic factors on housing affordability in Nigerian cities. The linkage between inflation and housing costs operates through multiple channels, including the cost of land acquisition, construction inputs, and the rental adjustments made by landlords in response to rising costs. The observation is consistent with the argument by Ogundipe et al. (2024) that macroeconomic factors are increasingly significant determinants of housing affordability in Nigerian cities.

The perception that lack of affordable housing schemes contributes to high rents (Mean = 4.12) points to the absence of institutional mechanisms that could moderate housing costs and provide affordable options for low- and middle-income households. This finding aligns with the critique by Ayedun and Oluwatobi (2011) and Moore (2019) that government intervention in housing provision in Nigeria has been inadequate and ineffective. The absence of affordable housing schemes, including public housing, rent control, or housing subsidies, means that the housing market operates largely unregulated, exposing low-income households to market forces that often produce unaffordable outcomes. This observation supports the argument by Ndubueze (2009) that addressing housing affordability requires active government intervention rather than reliance on market mechanisms alone.

The role of estate agents in contributing to housing affordability challenges is particularly noteworthy, with respondents strongly agreeing that estate agents charge excessively high commission (Mean = 4.02), inflate rental prices unnecessarily (Mean = 3.98), and operate with inadequate regulation (Mean = 3.94). These findings highlight the institutional dimensions of housing affordability and the importance of intermediary practices in shaping housing costs. This observation aligns with the work of Muraina et al. (2026), who argued that hidden rental costs, including agency commissions and other transaction fees, substantially increase the financial burden associated with securing accommodation. The findings also resonate with the observations of Adewumi et al. (2025), who noted that regulatory gaps in the housing sector contribute to practices that disadvantage tenants.

The perception that government has not done enough to regulate rental prices (Mean = 2.48) reflects a broader critique of housing policy in Nigeria. This finding is consistent with the work of Aribigbola (2011) and Moore (2019), who documented the limitations of government intervention in housing markets and the absence of effective regulatory frameworks. The perceived inadequacy of government regulation encompasses multiple dimensions, including the absence of rent control mechanisms, weak enforcement of tenancy laws, and the failure to address the practices of estate agents. This observation supports the argument by Ogundipe et al. (2024) that addressing housing affordability requires comprehensive policy interventions that address both market failures and regulatory gaps.

Coping Strategies Adopted by Urban Residents

The findings on coping strategies reveal the adaptive responses of urban residents in Osogbo to housing affordability challenges. The adoption of multiple strategies simultaneously reflects the complex and multi-dimensional nature of the affordability problem and the insufficiency of any single strategy to fully address housing cost burdens. The finding that reducing household expenditure is the most adopted strategy (Mean = 3.43) is consistent with the work of Adegun et al. (2019) and Nwafor et al. (2018), who documented the prevalence of consumption reduction as a response to housing cost pressures. This strategy reflects the priority households place on maintaining their housing despite the sacrifices required.

The high adoption of additional jobs as a coping strategy (Mean = 3.39) reflects the inadequacy of primary income to cover housing costs and the reliance on supplementary income generation. This finding aligns with the observations of Oyo-Ita (2017) and Ajayi et al. (2016), who documented the prevalence of multiple job-holding among Nigerian urban residents as a response to economic pressures. The adoption of this strategy has implications for household well-being, as it may lead to overwork, reduced leisure time, and increased stress. However, it also reflects the resilience and resourcefulness of residents in responding to economic challenges.

The reliance on financial support from family and friends (Mean = 3.27) highlights the importance of social networks in coping with housing affordability challenges. This finding resonates with the work of Ibem and Amole (2013) and Muraina et al. (2026), who documented the role of social support in mitigating housing stress among low-income urban households. The reliance on social support reflects both the strength of community ties and the absence of institutional safety nets that could provide more stable and predictable forms of assistance. The tolerance of unsuitable accommodation (Mean = 3.17) reflects the trade-offs households make between housing quality and affordability. This finding aligns with the work of Owolabi (2019) and Kasim et al. (2024), who documented the prevalence of housing quality compromises in Nigerian cities. The willingness to accept unsuitable accommodation reflects the constraints households face in the housing market and the limited alternatives available to them.

The moderate adoption of sharing accommodation (Mean = 3.13) and relocating to cheaper areas (Mean = 3.09) reflects the spatial and social adjustments households make in response to housing cost pressures. These findings are consistent with the observations of Ojanikele et al. (2026) and Ogundipe et al. (2024), who documented the prevalence of housing sharing and relocation as responses to affordability challenges in Nigerian cities. The finding that 36.8% of respondents intend to relocate outside Osogbo due to increasing housing costs is a significant concern, as it suggests that continued housing cost increases could lead to population outflows with implications for the city's economic and social fabric. The finding that borrowing money to pay rent (Mean = 3.06) is the least adopted strategy may reflect limited access to credit, high borrowing costs, or reluctance to incur debt, consistent with the work of Ogunba and Ajayi (2018).

Conclusion

This study examined housing affordability challenges among urban residents in Osogbo, Osun State, through a descriptive survey of 329 respondents. The findings reveal that housing affordability is a significant challenge, characterised by low-income sufficiency, high rental burden, difficulty paying rent without assistance, and general dissatisfaction with housing costs. The factors contributing to these challenges are multiple and interconnected, encompassing economic factors such as inflation and income stagnation, market factors such as demand-supply imbalances, and institutional factors such as estate agent practices and inadequate government regulation. In response to these challenges, residents adopt a range of coping strategies, including reducing household expenditure, taking additional jobs, seeking social support, and making

housing compromises. However, these strategies provide only limited relief and highlight the need for comprehensive policy interventions. The study contributes to the emerging literature on housing affordability in medium-sized Nigerian cities and provides evidence that can inform housing policy and urban planning in Osun State.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. Government at both state and local levels should implement and enforce regulations that limit the frequency and magnitude of rent increases, regulate estate agent practices, and ensure transparency in rental transactions. This includes establishing a regulatory framework for estate agents, setting maximum commission rates, and enforcing professional standards.
2. Government should partner with private sector developers to increase the supply of affordable housing through public-private partnerships, housing subsidies, and incentives for low-cost housing development. This should include the development of social housing programmes targeting low- and middle-income households.
3. Policies should be implemented to stimulate income growth and improve household purchasing power through job creation, skills development programmes, and support for informal sector enterprises. This includes raising the minimum wage and ensuring its enforcement.
4. Government and financial institutions should develop accessible housing finance mechanisms, including rent-to-own schemes, mortgage financing with flexible terms, and microfinance options for housing, to enable households to transition from renting to homeownership.
5. Legal frameworks should be strengthened to protect tenants from arbitrary eviction, excessive rent increases, and unfair practices by landlords and estate agents. This includes establishing rent tribunals and dispute resolution mechanisms.

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