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Housing Deficiencies and Adaptive Psychological Well-Being Among Urban Residents in Lokoja, Nigeria

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Abstract

Housing deficiencies are commonly discussed as threats to health and quality of life, but less attention has been given to how residents maintain psychological functioning when material housing conditions remain constrained. This study examined psychological well-being among residents of Lokoja town, Nigeria, with particular attention to the apparent coexistence of housing deficiencies, autonomy, environmental mastery and life satisfaction. The study adopted a quantitative cross-sectional survey design. Data were collected from residents across low-, medium- and high-density residential areas of Lokoja using a structured questionnaire. Cronbach's Alpha was used to test the reliability of the instrument, and a reliability coefficient of 0.76 was obtained. A total of 402 copies of the questionnaire were administered, of which 393 valid responses were used in the principal analysis. Housing quality was assessed across structural, sanitary, infrastructural and environmental indicators, while psychological well-being was assessed using an instrument adapted from Ryff's psychological well-being framework. Relative Importance Index (RII) was used to rank well-being indicators, while Pearson Product Moment Correlation was used to examine the association between housing quality and well-being. The aggregate well-being RII was 0.73, indicating generally favourable psychological functioning. However, the statement that housing conditions often make it difficult to manage daily activities recorded the highest RII (0.95), demonstrating substantial functional constraints. Confidence in making housing-related decisions recorded RII=0.89, while adequate control over decisions affecting the living environment recorded RII=0.87. In contrast, being generally pleased with how life was progressing under the present living situation recorded RII=0.41. The housing-quality mean was 39.39 (SD=4.66), while the well-being mean was 85.26 (SD=6.92). Housing quality was strongly and positively associated with well-being ($r=0.72$, $p<0.001$, $n=393$). The findings indicate that favourable psychological functioning can coexist with

significant material and infrastructural housing constraints. The pattern is better understood as adaptive psychological well-being, characterised by residents' continued exercise of agency and environmental mastery despite constraints, rather than as evidence that housing deficiencies are inconsequential. Housing policy in Lokoja should therefore address material deficiencies while also recognizing residents' psychosocial capacities and agency.

Keywords: housing deficiencies; psychological well-being; environmental mastery; autonomy; resilience; housing quality; Lokoja; Nigeria

Introduction

Housing is more than a physical structure in which people sleep and store belongings. It is the immediate environmental setting within which everyday activities, family interaction, social relationships, privacy, personal development and future planning take place. The thesis from which this article is developed conceptualises housing quality as encompassing internal qualities of the dwelling, including housing characteristics, materials and facilities, together with external qualities such as accessibility, transportation and public facilities. This broad conception is consistent with the position that housing quality incorporates structural conditions, sanitation, infrastructure, environmental quality and related services that jointly influence residents' health and well-being (UN-Habitat, 2018; Akande et al., 2024; Iddi et al., 2022).

The significance of housing for well-being becomes especially important in rapidly growing urban areas of developing countries. Urban population growth, infrastructure deficits, inadequate housing provision and rising housing costs can produce overcrowding, poor building conditions, inadequate sanitation, unreliable electricity and environmental stressors. Lokoja, the capital of Kogi State, has experienced population growth and expanding residential development.

Previous housing research has often approached well-being through health, residential satisfaction or life satisfaction. Such approaches are valuable, but they can obscure an important distinction between material conditions and positive psychological functioning. A resident may live in a physically deficient environment and nevertheless retain autonomy, maintain relationships, pursue goals and exercise some control over the immediate environment. Conversely, an individual may possess a relatively functional dwelling but experience low life satisfaction. Ryff's (1989, 2014) eudaimonic framework is useful for investigating this distinction because psychological well-being is conceptualised as optimal functioning rather than simply the presence of happiness.

Ryff's framework comprises six dimensions: self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life and personal growth. Of particular relevance to housing research are autonomy and environmental mastery. Autonomy concerns independent judgement and the ability to act according to one's values, whereas environmental mastery concerns the ability to manage complex environments so that they suit personal needs and values. Ryff (2014) further emphasises resilience, understood as the capacity to maintain or regain well-being in the face of hardship. These concepts provide a basis for interpreting why

residents may continue to report favourable psychological functioning while simultaneously acknowledging housing-related constraints.

The empirical literature supports the importance of the residential environment to psychological outcomes. Asen et al. (2021) linked poor housing conditions, including dampness and overcrowding, with adverse mental-health outcomes. Baker et al. (2020) associated prolonged exposure to unaffordable or insecure housing with chronic stress, while Dotsikas et al. (2023) linked housing-related financial pressures with insecurity and diminished well-being. Fagbenro et al. (2025) similarly associated poor housing conditions with deteriorating mental health. In Nigeria, Bankole and Okeoluwatosin (2016) examined the effects of housing quality and overcrowding on psychological well-being in Lagos, while Ukeh and Dauda (2023) reported high psychological well-being among university students in North-Central Nigeria. Ugwueze et al. (2021), however, reported moderate psychological well-being among male university students in South-East Nigeria.

Although these studies demonstrate the importance of environmental and contextual conditions, there remains a need to understand the psychological pattern that may arise where housing deficiencies coexist with residents' continuing agency. This article therefore focuses not merely on whether housing is deficient, but on the apparently contradictory condition in which residents report both significant housing constraints and favourable psychological functioning. The central argument is that the Lokoja evidence is consistent with an adaptive form of psychological well-being in which autonomy and environmental mastery allow residents to negotiate difficult residential circumstances without implying that those circumstances are satisfactory.

The objective of the study is to examine the relationship between housing deficiencies and adaptive psychological well-being among urban residents in Lokoja, Nigeria, with particular attention to environmental mastery, autonomy and the distinction between positive functioning and general life satisfaction.

Literature Review and Theoretical Framework

Housing quality and housing deficiencies

Housing quality is multidimensional as noted by Amedu et al. (2026) who identify structural conditions such as roofing, ceilings, walls and floors; facilities such as kitchens, toilets and bathrooms; and external conditions including water supply, electricity, waste disposal, drainage, access roads, open spaces, ventilation and safety. This approach is compatible with UN-Habitat's understanding of adequate housing, which extends beyond the building envelope to include basic services and the surrounding residential environment. Consequently, a housing deficiency may be structural, functional, sanitary, infrastructural or environmental.

Housing deficiencies can affect residents through several pathways. Overcrowding may reduce privacy and increase interpersonal tension. Poor ventilation can reduce comfort and contribute to unhealthy indoor conditions. Inadequate sanitation and waste management may increase environmental risks. Unreliable electricity and poor roads may make routine domestic and economic activities more difficult. The housing literature also indicates that residents evaluate

housing subjectively. Maina (2021) emphasises the importance of whether housing meets the needs of its users, while Al-Ajlani et al. (2018) and Aulia and Ismail (2016), demonstrate the importance of subjective perceptions in assessing residential conditions. This means that objective housing deficiency and subjective well-being should not be assumed to move in exactly the same direction for every resident.

Psychological well-being

Well-being encompasses the ways people experience and evaluate their lives. The thesis distinguishes subjective well-being, which includes cognitive evaluations of life satisfaction and affective experiences, from eudaimonic well-being, which emphasises meaning, purpose, self-realisation and optimal functioning. Ruggeri et al. (2020) conceptualise well-being as a multidimensional positive condition involving how people feel and function, while Ruggeri et al. (2020) emphasise psychological, physical, emotional and social functioning.

This article concentrates on psychological well-being because housing is the setting of everyday activity and because housing conditions can influence perceived control, relationships, personal development and the ability to manage daily responsibilities. The focus therefore extends beyond whether residents are happy. A resident may experience difficulty with housing but still maintain purpose, relationships and decision-making capacity.

Ryff's psychological well-being framework

Ryff's (1989) model defines psychological well-being through six dimensions: self-acceptance, positive relations, personal growth, purpose in life, autonomy and environmental mastery. The framework is especially appropriate for the present article because it provides a direct theoretical language for understanding adaptation to environmental constraints.

Environmental mastery refers to the capacity to manage and shape one's surrounding environment in accordance with personal needs and values. In a housing context, this may involve organising and using available space effectively, managing domestic responsibilities, making use of available facilities and maintaining a sense of control over the residential environment. Autonomy refers to independent judgement and freedom from excessive external determination. Applied to housing, it includes confidence in making decisions about one's living environment and the ability to express preferences regarding how living space is used.

Ryff (2014) subsequently placed greater emphasis on resilience as an important component of sustainable well-being. This is particularly relevant to the present study. If residents retain agency and psychological functioning while facing material constraints, the finding may represent adaptation rather than the absence of adversity. The framework therefore permits an interpretation that avoids equating a high aggregate well-being score with satisfactory housing conditions.

Housing, adversity and psychological adaptation

The relationship between housing and psychological well-being is not necessarily linear at the level of every psychological dimension. Poor housing may generate stress and functional constraints, while residents may develop coping practices, social support and behavioural adaptations that help preserve psychological functioning. Baker et al. (2020) show how prolonged housing unaffordability can generate chronic stress, and Fagbenro et al. (2025) associate poor housing with deteriorating mental health. These studies establish the adverse potential of housing deficiencies. The present article complements this literature by asking what the well-being profile looks like when adverse conditions coexist with retained autonomy and environmental mastery.

Ukeh and Dauda (2023) found high psychological well-being among university students in North-Central Nigeria, whereas Ugwueze et al. (2021) found moderate psychological well-being among male university students in South-East Nigeria. Ugwu et al. (2019) found that psychological resilience predicted subjective well-being and moderated the relationship between perceived insecurity and subjective well-being. Together, these studies suggest that psychological well-being is shaped by both environmental pressures and individual or social resources.

Materials and Methods

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).

The study covered residential areas classified into low-, medium- and high-density strata.

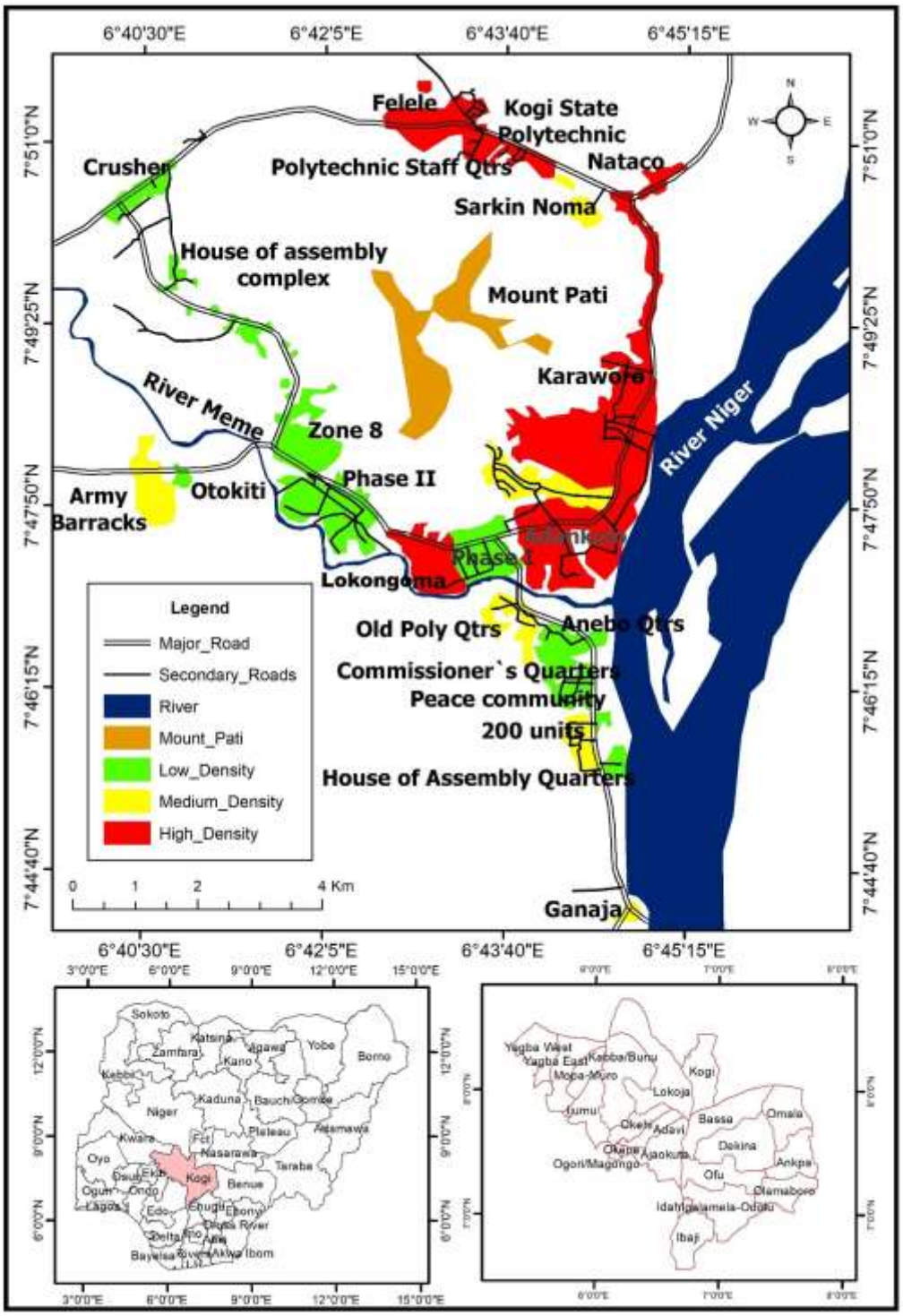

Figure 1: Lokoja (The Study Area)

Research design and sampling

A quantitative cross-sectional survey design was adopted. A total of 402 copies of the questionnaire were administered, and 393 valid responses were used in the principal correlation analysis. 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 purposively given the questionnaire for the study.

Measurement of housing deficiencies

Housing quality was assessed using multiple indicators covering structural, facility, service and environmental dimensions. The indicators included roofing, ceiling, wall, floor, kitchen, toilet, bathroom, water supply, electricity, waste disposal, safety and security, open spaces, ventilation, drainage channels and access roads. Responses were rated on a four-point scale and summarised using the Relative Importance Index (RII).

Measurement of psychological well-being

Psychological well-being was measured using an instrument adapted from Ryff's (1989) Psychological Well-Being framework. The instrument comprised 29 items addressing environmental mastery, positive relations, autonomy, personal growth, purpose in life and self-acceptance. Items were adapted to the housing context. Examples include perceived control over the living environment, ability to arrange and use the home satisfactorily, ability to manage daily responsibilities, freedom to make decisions about living space, confidence in housing-related decisions, maintenance of relationships and perceptions of purpose and self-acceptance despite present housing conditions.

Data analysis

RII was used to rank the psychological well-being indicators. The thesis interprets higher RII values as stronger endorsement of the respective statements. Pearson Product Moment Correlation was used to assess the relationship between housing quality and well-being at the 0.05 significance level. Because the design is cross-sectional and correlational, the results are interpreted as associations rather than evidence of temporal causality.

Results

Housing deficiencies in the study population

The housing assessment revealed substantial deficiencies across several dimensions. Overcrowding was evident: 53.9% of households reported three to four persons per sleeping room and 21.4% reported five to six persons per sleeping room, meaning that 75.3% reported more than two persons per sleeping room. Open spaces were absent for 61.6% of respondents,

while 55.7% reported inadequate ventilation. Poor wall conditions affected approximately 69.0% of respondents, while poor ceiling conditions affected 53.2%.

Sanitary facilities were widely available but frequently shared. Toilets were available to 86.5% of respondents and bathrooms to 82.7%; nevertheless, 73.5% shared toilets and 78.8% shared bathrooms. In high-density areas, sharing was especially pronounced. The study also found that boreholes were the principal source of domestic water for 70.2% of respondents. Electricity supply was irregular, with a large proportion receiving between three and twelve hours of supply per day. Waste disposal was also problematic, with 25.7% reporting disposal at unauthorised dumpsites and 15.0% using drainage channels or gullies.

These conditions establish that the residential environment contained genuine material constraints. The subsequent well-being results therefore cannot reasonably be interpreted as occurring in an environment free from housing-related difficulties.

Overall psychological well-being

The aggregate Relative Importance Index for the 29 well-being indicators was 0.73, implying a generally high level of psychological well-being. However, the aggregate result conceals important variation among individual dimensions and indicators. The highest-ranked statement was not a positive housing experience; rather, it was the recognition that housing conditions often make it difficult to manage daily activities satisfactorily (RII=0.95). This result indicates that residents are simultaneously aware of the functional constraints created by their housing environment.

The second-highest result concerned confidence in making housing-related decisions considered best for personal well-being (RII=0.89). Adequate control over decisions affecting the living environment ranked third (RII=0.87). These results indicate substantial perceived agency. Other highly ranked indicators concerned the ability to arrange and use the home satisfactorily (RII=0.86), the capacity to manage daily responsibilities effectively (RII=0.86), and the perception that the housing situation made life less satisfying (RII=0.85).

Table 1: Well-being indicators, RII and Interpretive Significance

Well-being indicator	RII	Interpretive significance
Housing conditions make daily activities difficult	0.95	Strong evidence of functional constraint
Confidence in making housing-related decisions	0.89	High perceived autonomy/agency
Adequate control over living-environment decisions	0.87	High environmental mastery
Arrange and use home to make daily life satisfactory	0.86	Ability to negotiate available space
Housing environment enables daily responsibilities	0.86	Functional management
Housing situation makes life less satisfying	0.85	Persistent dissatisfaction/constraint
Generally pleased with how life is progressing	0.41	Low global life-satisfaction signal
Aggregate well-being	0.73	Generally favourable psychological functioning

Autonomy and environmental mastery

The autonomy and environmental-mastery indicators provide the clearest evidence of retained agency. Confidence in making housing-related decisions produced an RII of 0.89, and adequate control over decisions affecting the living environment produced an RII of 0.87. The ability to arrange and use the home to make daily life satisfactory recorded 0.86, while the ability to manage daily responsibilities effectively also recorded 0.86. These findings align directly with Ryff's autonomy and environmental mastery dimensions.

Importantly, these high values occurred alongside an RII of 0.95 for difficulty managing daily activities. The result is therefore not internally inconsistent. Residents may experience difficulties created by housing constraints while still making decisions, organising available resources and managing daily routines. In theoretical terms, environmental mastery does not require a perfect environment; it concerns the individual's capacity to function within and respond to the environment.

Life satisfaction and psychological functioning

A contrasting result was observed for the statement that respondents were generally pleased with how life was progressing under their present living situation, which recorded the lowest RII among the reported indicators at 0.41. This result is important because it prevents the aggregate RII of 0.73 from being interpreted as complete satisfaction with the residential and broader life situation.

The contrast between high perceived control and low general satisfaction supports the distinction between eudaimonic psychological functioning and subjective life evaluation. Residents can retain autonomy and environmental mastery while still evaluating their circumstances negatively. The findings therefore reinforce the multidimensional nature of psychological well-being.

Association between housing quality and well-being

The Pearson Product Moment Correlation showed a strong positive and statistically significant association between housing quality and residents' well-being. The housing-quality mean was 39.39 (SD=4.66), while the well-being mean was 85.26 (SD=6.92). With n=393 and df=381, the correlation coefficient was r=0.72, p<0.001.

Table 2: Association between Housing Quality and Well-being

Variable	N	Mean	SD	df	r	p	Decision
Housing quality	393	39.39	4.66	381	0.72	<0.001	Significant
Well-being	393	85.26	6.92				

The correlation demonstrates that better housing quality is associated with higher well-being in the study population. However, it is not a proof that housing quality causes psychological well-being because the study is cross-sectional and the analysis is correlational.

Discussion

The central finding of this article is the coexistence of substantial housing deficiencies and generally favourable psychological functioning. The aggregate well-being RII of 0.73 might initially appear inconsistent with the high prevalence of overcrowding, poor wall and ceiling conditions, shared sanitary facilities, irregular electricity and environmental infrastructure deficiencies. The individual indicators resolve this apparent contradiction. The highest well-being item, with RII=0.95, states that housing conditions often make daily activities difficult. This indicates that residents recognise material constraints rather than denying them. At the same time, high scores for decision-making, environmental control and management of the home indicate that residents retain psychological agency.

This pattern is consistent with Ryff's (1989, 2014) conception of well-being as positive functioning rather than simple happiness. Environmental mastery concerns the capacity to manage one's surroundings, while autonomy concerns independent judgement. Neither dimension requires an ideal environment. A person may exercise environmental mastery by organising a limited dwelling, allocating available space, negotiating shared facilities or managing household routines under conditions that remain objectively inadequate.

The findings also resonate with Ruggeri et al. (2020), who frame well-being as involving both feeling and functioning, and with Ruggeri et al. (2020), who emphasise functioning across psychological, physical, emotional and social domains. The Lokoja evidence suggests that the capacity to function should not be treated as synonymous with the adequacy of the material environment. Residents may function relatively well while still being exposed to housing conditions that require improvement.

Environmental mastery is particularly useful for interpreting the Lokoja results. The high RII for adequate control over decisions affecting the living environment (0.87) suggests that residents perceive themselves as active agents rather than passive recipients of housing conditions. Similarly, the RII of 0.86 for arranging and using the home to make daily life satisfactory indicates an ability to negotiate available spatial resources.

This should not be romanticised as evidence that poor housing is harmless. Rather, it may indicate practical adaptation. Residents can rearrange household activities, prioritise available facilities, maintain relationships and develop routines that make constrained environments workable. Such adaptations may preserve psychological functioning without eliminating the underlying deficiencies.

The distinction matters for housing policy. If policymakers use only subjective well-being as an outcome, a high aggregate score could lead to underestimation of material housing problems. Conversely, if policymakers measure only physical deficiencies, they may overlook residents' agency and the psychosocial resources that can support interventions. A more comprehensive approach should therefore assess both objective housing conditions and psychological functioning.

The RII of 0.89 for confidence in making housing-related decisions is especially important. Autonomy in Ryff's framework involves independent judgement and self-direction. In the Lokoja context, high perceived autonomy may reflect residents' ability to make decisions about the use of available space, household practices and responses to environmental conditions.

However, autonomy should not be confused with freedom from structural constraints. Tenure arrangements, income, infrastructure and the availability of alternative housing can limit the range of choices available to residents. The high autonomy result therefore represents perceived agency within a constrained opportunity structure. This interpretation is more consistent with the empirical evidence than assuming that residents possess unrestricted control over housing.

Martela and Sheldon (2019) emphasise the importance of basic psychological needs to well-being. Where housing constraints affect privacy, comfort or future planning, residents may experience dissatisfaction while continuing to exercise agency. The Lokoja results provide an empirical illustration of this distinction: high autonomy-related scores coexist with a low RII of 0.41 for being generally pleased with how life is progressing.

The contrast between the aggregate well-being score and the lowest-ranked life-satisfaction item is one of the most theoretically important findings. A well-being RII of 0.73 indicates generally favourable psychological functioning, but the RII of 0.41 for general satisfaction with life progression indicates that residents do not necessarily regard their present circumstances as satisfactory.

This finding is consistent with the distinction between subjective well-being and eudaimonic well-being. Diener (1984, 2000) gives substantial attention to cognitive life evaluation and affective experience, whereas Ryff (1989) focuses on positive psychological functioning. The two approaches can produce different empirical patterns. A resident can have purpose, autonomy and environmental mastery while remaining dissatisfied with current material circumstances.

This distinction also cautions against interpreting a single aggregate index as a complete representation of well-being. In the present study, the aggregate RII is useful for summarising overall functioning, but the item-level results reveal the mechanisms and tensions underlying that aggregate value.

The Lokoja result is broadly comparable with Ukeh and Dauda (2023), who reported high psychological well-being among university students in North-Central Nigeria, with a mean of 65.11 and standard deviation of 13.37. Both studies suggest that favourable psychological functioning can occur within North-Central Nigerian contexts. However, the present study differs in population, setting and measurement structure because it examines urban residents in relation to their housing environment.

The result differs from Ugwueze et al. (2021), who reported moderate psychological well-being among male university students in South-East Nigeria, with a mean total PWB score of 119.9 and standard deviation of 23.64. This difference should not be interpreted as contradictory evidence. The studies involve different populations, geographical settings, instruments and

contextual conditions. Instead, the difference reinforces the thesis argument that psychological well-being is context dependent.

The finding also accords with Ugwu et al. (2019), who found that psychological resilience predicted subjective well-being and moderated the relationship between perceived insecurity and well-being. Although the present study did not directly measure resilience as a separate statistical construct, its findings are compatible with the proposition that individuals' psychological resources can shape how environmental constraints are experienced.

The housing findings also agree with research associating poor housing conditions with adverse mental-health outcomes. Asen et al. (2021) linked dampness and overcrowding with mental-health difficulties; Baker et al. (2020) associated prolonged unaffordable housing with chronic stress; Dotsikas et al. (2023) linked housing-related financial pressure with insecurity and reduced well-being; and Fagbenro et al. (2025) associated poor housing conditions with deteriorating mental health. The present study does not challenge these findings. Rather, it adds that adverse housing conditions can coexist with preserved aspects of positive psychological functioning.

The strong positive association between housing quality and well-being ($r=0.72$, $p<0.001$) provides an important quantitative backdrop to the adaptive interpretation. Residents with better housing-quality scores also tended to have higher well-being scores. This reinforces the importance of improving physical housing conditions. The adaptive interpretation therefore should not be used to justify maintaining deficiencies.

The correlation is also consistent with the conceptualisation of housing as a multidimensional determinant of health and well-being. Housing quality incorporates structural conditions, sanitation, water, electricity, environmental quality, accessibility and safety. Improvement across these dimensions can reduce daily functional constraints and potentially strengthen the conditions under which residents exercise autonomy and environmental mastery.

At the same time, the cross-sectional design means that causal direction cannot be established. Higher housing quality may contribute to better well-being, but residents with greater psychological resources or socioeconomic advantages may also be better positioned to obtain and maintain better housing. The coefficient therefore demonstrates a strong association rather than a causal effect.

Conclusion

This study examined housing deficiencies and psychological well-being among urban residents in Lokoja, Nigeria. The empirical evidence shows a complex relationship. The residential environment contains substantial deficiencies, including overcrowding, poor wall and ceiling conditions, shared sanitary facilities, irregular electricity, inadequate ventilation, limited open spaces and problematic waste-disposal practices. At the same time, residents reported generally favourable psychological functioning, with an aggregate well-being RII of 0.73.

The most important finding is that favourable psychological functioning should not be equated with satisfactory housing. Residents reported substantial difficulty managing daily activities because of housing conditions (RII=0.95), yet they also reported high confidence in housing-related decision-making (0.89), control over decisions affecting the living environment (0.87), and ability to organise and use their homes effectively (0.86). General satisfaction with life progression was considerably lower (0.41).

Residents appear capable of exercising autonomy and environmental mastery under constrained circumstances. This represents a form of adaptive functioning rather than proof that housing deficiencies are harmless. The strong positive association between housing quality and well-being ($r=0.72$, $p<0.001$) further demonstrates that improving housing conditions remains essential.

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