

# Socioeconomic Barriers to Affordable Housing in Enugu: A Study on Income Disparities and Accessibility

Ikwueze Stella Nneka<sup>1</sup> and Nnadi Ezekiel Ejiofor<sup>1,2</sup>

<sup>1</sup>Department of Civil Engineering, Enugu State University of Science and Technology, Nigeria

<sup>2</sup>Department of Civil Engineering, Kampala International University, Uganda.

<sup>3</sup>Department of Civil Engineering, Maduka University, Nsukka, Nigeria.

## ABSTRACT

Providing affordable housing for its expanding population is a major concern for Enugu, one of Nigeria's fastest-growing towns. The socioeconomic obstacles to cheap housing in Enugu are examined in this study, with an emphasis on accessibility and income inequality. A survey of 600 households found that most houses share common facilities, leading to some households using open spaces for bathing. The high occupancy rate indicates congested households. The results show significant economic disparities that make it difficult to obtain cheap housing. These disparities are made worse by low income 36.49%, expensive land 25.21% high cost of building materials, and poor mortgage finance. The study found that the ineffectiveness of Government policies in affordable housing is very high at 5.91%. The study emphasizes the necessity of comprehensive policy measures that support sustainable income development, enhance housing finance channels, and address income inequality. They suggested that the Government should increase subsidies and improve mortgage facilities by 50.25% and 31.88%.

**Keywords:** Barrier, income, inequality, affordable housing, accessibility

## INTRODUCTION

A vital element of sustainable urban development, affordable housing is a fundamental human right. Finding adequate and cheap housing, however, continues to be a major difficulty in Enugu, Nigeria, especially for low- and middle-class households [1]. The availability and pricing of affordable housing are significantly impacted by accessibility issues as well as economic inequality, geographical differences, income levels, and income inequality, including the cost of living relative to income. While those with lower incomes find it difficult to cover housing costs are incurred, those with higher incomes frequently have easier access to rent and mortgage finance [2]. This emphasizes how critical it is to fully understand the socioeconomic constraints on the availability of affordable housing. This study explores the socioeconomic obstacles that prevent people in Enugu from finding cheap homes, paying special attention to accessibility and income inequality. Because of its long history of coal mining, Enugu is known as the "coal city" and has experienced significant urbanization and growth in recent years [3]. Economic prospects and a population boom brought on by this growth have raised home demand. Notwithstanding these developments, the housing industry has found it difficult to keep up with the growing population, which has resulted in a severe housing shortage [4]. The large income gap among Enugu's population is one of the main obstacles to affordable housing. The vast majority of people in the city are low- and middle-class workers, whereas a tiny minority of the population is wealthy. The affordability of housing is directly impacted by this economic discrepancy. The expense of building materials and construction, in addition to high land prices, has increased the cost of housing, rendering it unaffordable for a significant percentage of the population. As a result, many locals are compelled to live in subpar settings, frequently in unofficial colonies with poor facilities and services [5]. Underemployment and unemployment make the housing situation worse. The high cost of rent or mortgage payments necessary for suitable housing is beyond the resources of many households due to a lack of steady, well-paying employment. In addition, a large portion of Enugu's labor market is comprised of the informal economy, which provides little job stability or steady income, making it difficult for people to budget and save for housing [6]. A significant contributing factor to the problem of home affordability in Enugu is the high cost of living, which is fueled by inflation and unstable economic conditions. Household incomes are mostly allocated to basic expenses like food, transportation, and

healthcare, leaving little money left over for housing costs [7,8]. Several government and non-governmental initiatives have been put in place to address the housing crisis, but there are still large gaps in the system. Policies and programs are frequently thwarted by a lack of funding, corruption, and bureaucratic inefficiencies; additionally, housing finance schemes are typically inaccessible to those who need them most because of strict eligibility criteria and high interest rates that discourage low-income earners [9]. The situation is particularly dire for the most vulnerable groups, including single-parent families, the elderly, and people with disabilities, who face additional barriers to securing adequate housing [10]. The goal of this study is to present a thorough examination of the socioeconomic variables influencing Enugu's housing affordability. This study looks at job patterns, cost of living, and income inequality to identify the underlying factors causing the housing issue and offer workable remedies. The results will draw attention to the necessity of sustainable and inclusive housing strategies that take into account the particular difficulties that Enugu's varied population faces. In the end, this research hopes to add to the larger conversation about social justice and urban development by promoting the idea of an Enugu where everyone has access to excellent, affordable housing in the future.

#### Literature Review

Affordable housing is a significant issue in urban areas, particularly in emerging nations like Nigeria [11]. Enugu, a rapidly growing city, faces challenges in providing decent homes due to socioeconomic factors such as income inequality. A significant portion of Nigerians are below the poverty line, limiting their ability to afford housing. The high cost of land and construction supplies further exacerbates the situation [12]. A small percentage of people can afford luxury homes, while the rest live in subpar conditions in informal settlements. Income inequality further hinders affordable housing in Enugu, with high land prices and construction expenses making homeownership and renting prohibitive. Low-income households often resort to informal settlements due to these high costs and poor living conditions [13]. The affordability of housing in Enugu is significantly impacted by the country's high rates of underemployment and unemployment. The informal sector, which constitutes the majority of the labor market, provides inconsistent and inadequate income, making it difficult for locals to budget and save for housing [14]. This instability makes it difficult for households to secure loans and mortgages, leading to subpar housing. The high cost of living, fueled by inflation and unstable economic conditions, further complicates the situation. Household income is often consumed by necessities, leaving little for housing costs, particularly for low-income households [15]. This leads to poor quality homes and cramped living conditions in Enugu. The high cost of living also contributes to the growth of informal housing, further exacerbating the situation. The Enugu government's efforts to address the affordable housing shortage have been hindered by corruption, ineffective execution, and lack of funds. The National Housing Policy aims to provide affordable housing, but insufficient funding, corruption, and bureaucracy hinder its success [16]. Access to housing finance is also a challenge, with strict qualifying requirements, exorbitant interest rates, and lack of collateral preventing many low-income residents from receiving loans. Informal settlements, often located in impoverished areas, contribute to the cycle of poverty and subpar housing. To address these issues, a diverse strategy including targeted initiatives, expanded access to housing finance, and comprehensive regulatory reforms is needed. Further investigation is needed to find best practices from other situations [17]. Housing poverty is a significant issue due to economic disparities, unemployment, high living costs, population growth, and urbanization. Factors contributing to this problem include income disparities, unemployment, social factors, political and policy issues, infrastructure, poor urban planning, and environmental issues [18]. To address housing poverty, a comprehensive approach involving economic empowerment, policy implementation, improved infrastructure, and sustainable urban planning is needed. The high cost of land and substandard land tenure system further contribute to the issue. Strategies for improvement include land policy reforms, transparency, anti-corruption measures, government intervention, public-private partnerships, recognition of customary land rights, community engagement, and flexible financing options. Rural-urban migration in Enugu, Nigeria, is driven by various social, economic, and environmental factors [19, 20]. This migration affects urban growth, housing, infrastructure, and social services. Factors contributing to migration include job prospects, higher wages, access to education, skill development, improved healthcare, and social services. Environmental challenges, such as soil degradation, climate change, and natural disasters, also push rural residents to seek better livelihoods in urban areas. Social and cultural factors also play a role. Rapid urbanization strains existing housing infrastructure, leading to housing shortages and substandard living conditions [21]. To address these challenges, strategies include affordable housing projects, infrastructure investment, job creation programs, sustainable urban planning, and social integration programs. The change of government can significantly impact housing policies, affecting urban development, affordability, and accessibility. This shift often results in policy revisions, priorities, and resource allocation, shaping the city's housing landscape. Medium to long-term impacts include urban planning initiatives, sustainable development goals, social housing initiatives, and affordable housing policies. Governments may engage communities, stakeholders, and experts in housing policy formulation to promote transparency and inclusivity [22, 23]. The high cost of building materials is a significant issue affecting housing construction and development. Economic factors, market demand,

supply chain challenges, logistical issues, and import dependences contribute to the high cost. Strategies to mitigate high costs include diversifying suppliers, promoting technology and innovation, reducing tariffs, simplifying approval processes, and investing in capacity building and skills development. Rapid population growth and urbanization are transforming the city's social, economic, and environmental landscapes [24,25]. Sustainable urban development strategies include integrated development plans, zoning and land use regulations, infrastructure investment, affordable housing and social services, environmental conservation, and climate resilience [26,27]. Enugu, Nigeria, faces a significant housing deficit due to factors like rapid urbanization, high birth rates, limited supply, inadequate infrastructure, high costs, income disparities, and rapid expansion. To address this, promotion of affordable housing, invest in infrastructure, adopt smart growth principles, engage with communities, build local capacity, and regularly evaluate housing policies to create resilient communities.

**METHODOLOGIES**

This study explores the socioeconomic barriers to affordable housing in Enugu, focusing on income disparities and accessibility. Using a mixed-methods approach, data was collected from 600 households using surveys and interviews. The study used stratified sampling to replicate the chosen neighborhoods. The data was analyzed using descriptive statistics. The methodology provides a structured understanding of the barriers and informs policy recommendations to address these issues. Enugu, Nigeria, is a city with a rich history, economic activity, and cultural diversity. However, it faces environmental challenges like deforestation and pollution. The Enugu State government and community-based organizations are working to address these issues. Balancing urban development with cultural preservation is crucial to maintaining Enugu's cultural identity amidst modernization and globalization. A semi-structured interview guide was used to gather data from 1214 household respondents in Enugu urban municipality from December 2023 to March 2024. The questionnaire aimed to understand the factors influencing socioeconomic barriers to affordable housing in the municipality, using closed-ended questions to reduce respondents' bias.

**RESULTS AND DISCUSSION**

The presentation is divided into five sections which include demographic information, employment and income, Housing situation, accessibility and barriers, and perception and suggestions. Table 1 is the view of the participants on Socioeconomic barriers to affordable housing. Table 2 – 5 shows the participants' demographic information. It can be seen that the majority of the participants are between the ages of 35 -44 years and 25 -34 years with percentages of 24.14% and 19.77% respectively. The number of 65 and above in the municipality was very low with a percentage of 7.08%. Enugu shows aging characteristics similar to developing or emerging cities with a growing population, where the number of youth or active population is always higher than that of the elderly. The participants are more male than female with 56.01%. The household sizes indicate that the majority are within the size of 6 to 7 and 4 to 5 with percentages of 35.75 and 31.88% respectively. In terms of educational background, it was found that the majority of the participants only have secondary education with 36.41% followed by those with tertiary education 35.67%.

**Table 1: View on Socioeconomic barriers to affordable housing (N 1214).**

Question	Response Rate	Frequency	%
Knowledge about Socioeconomic barriers to affordable housing	Yes	879	72.41
	No	335	27.59

**Table 2: Demographic Information**

Age	Number	%
Under 18	87	7.17
18-24	143	11.78
25-34	240	19.77
35-44	293	24.14
45-54	174	14.33
55-64	191	15.73
65 and above	86	7.08
<b>Total</b>	<b>1214</b>	

Table 3: Gender

Gender	Number	%
Male	680	56.01
Female	534	43.99
<b>Total</b>	<b>1214</b>	

Table 4: Household Size

Household Size	Number	%
1	126	10.38
2 to 3	169	13.92
4 to 5	387	31.88
6 to 7	434	35.75
8 and above	98	8.07
<b>Total</b>	<b>1214</b>	

Table 5: Education Level

Education Level	Number	%
No formal education	53	4.37
Primary education	184	15.16
Secondary education	442	36.41
Tertiary education	433	35.67
Postgraduate education	102	8.40
<b>Total</b>	<b>1214</b>	

### Employment and Income

Table 6 -8 shows the employment and income of the participants. The employment and income of the participants indicate that the majority are self-employed at 30.97% followed by the fully employed full-time with 23.48%, and the least among them is the retired ones with 3.71%, this shows a high rate of employed personnel in the study area. The monthly household income indicates that the higher rate of the participants earns between ₦30, 000.00 - ₦50,000.00 at 31.14% followed by ₦51,000.00 - ₦100,000.00 at 19.60%. The lowest income falls within the above ₦200,000 with 7.17%. Looking at the primary source of income, it can be seen that the majority of the participants get their income in trading/business with 33.94% followed by salary/wages earners with 23.48%.

Table 6: Employment and Income

Employment Status	Number	%
Employed full-time	285	23.48
Employed part-time	162	13.34
Self-employed	376	30.97
Unemployed	244	20.10
Student	102	8.40
Retired	45	3.71
<b>Total</b>	<b>1214</b>	

**Table 7: Monthly Household Income**

Monthly Household Income	Number	%
Below ₦30,000	136	11.20
₦30,000 - ₦50,000	378	31.14
₦51,000 - ₦100,000	238	19.60
₦101,000 - ₦150,000	210	17.30
₦151,000 - ₦200,000	165	13.59
Above ₦200,000	87	7.17
<b>Total</b>	<b>1214</b>	

**Table 8: Primary Source of Income**

Primary Source of Income	Number	%
Salary/Wages	285	23.48
Business/Trade	412	33.94
Agriculture	144	11.86
Remittances	244	20.10
Pensions	129	10.63
<b>Total</b>	<b>1214</b>	

#### Housing Situation

Table 9 is the housing situation in the study area, it was shown that the majority of the participants live in a rented apartment with 57.50%. It shows that the number of people who rent was more than that of owner-occupiers. This study considers such a situation critical to addressing the issue of income disparity in the Enugu municipality.

**Table 9: Housing Situation**

Current Housing Situation	Number	%
Owned house	227	18.70
Rented house	698	57.50
Living with relatives/friends	149	12.27
Temporary shelter	140	11.53
<b>Total</b>	<b>1214</b>	

#### Accessibility and Barriers

Table 10 – 13 shows the accessibility and barriers to affordable housing, it shows that a higher percentage of the participants live very far place to their place of work/school. The percentage of the participants living more than 20 km away from their workplace is 42.83%, while the least percentage of the participants lives less than 1 km with the percentage of 11.61%. This indicates how urbanized and active the Enugu municipality is, as it is located closer to the capital city of the state, all of which are trading, banking, and school zones. The majority of the participants 44.65% use public transport to their workplace while only 16.23% use private cars. The major barriers to affordable housing are low income 36.49% followed by the high cost of building materials 25.21% as can be seen in Figure 1. The majority of the participants perceived that it is very expensive to access affordable housing as their income cannot cover the rent or build their own house as shown in Figure 2.

**Table 10: Accessibility and Barriers**

Distance from Workplace/School to Home	Number	%
Less than 1 km	141	11.61
1-5 km	160	13.18
6-10 km	195	16.06
11-20 km	198	16.31
More than 20 km	520	42.83
<b>Total</b>	<b>1214</b>	

Table 11: Primary Mode of Transportation

Primary Mode of Transportation	Number	%
Walking	149	12.27
Bicycle	2	0.16
Tri/Motorcycle	324	26.69
Public transport	542	44.65
Private car	197	16.23
<b>Total</b>	<b>1214</b>	

Table 12: Barriers to Affordable Housing

Barriers to Affordable Housing	Number	%
High cost of rent	257	21.17
Low income	443	36.49
Lack of availability	38	3.13
Poor infrastructure	47	3.87
High cost of land	306	25.21
Poor credit facilities	36	2.97
Lack of government support	87	7.17
<b>Total</b>	<b>1214</b>	

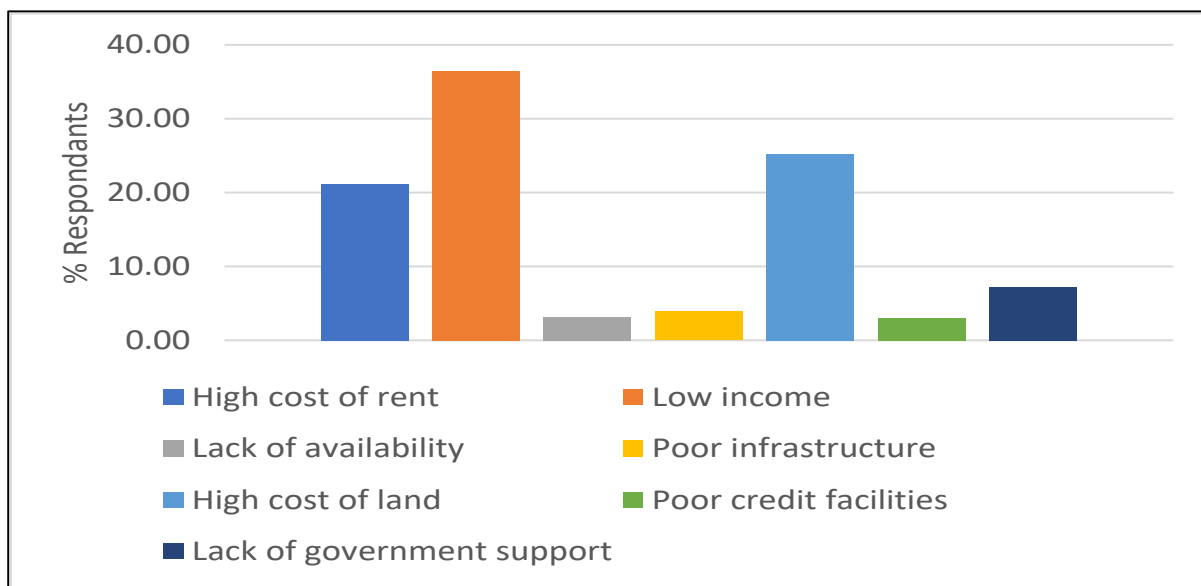


Figure 1: Barriers to Affordable Housing

Table 13: Perception of Housing Affordability in Enugu

Perception of Housing Affordability in Enugu	Number	%
Very affordable	62	5.11
Affordable	98	8.07
Neutral	52	4.28
Expensive	364	29.98
Very expensive	638	52.55
<b>Total</b>	<b>1214</b>	

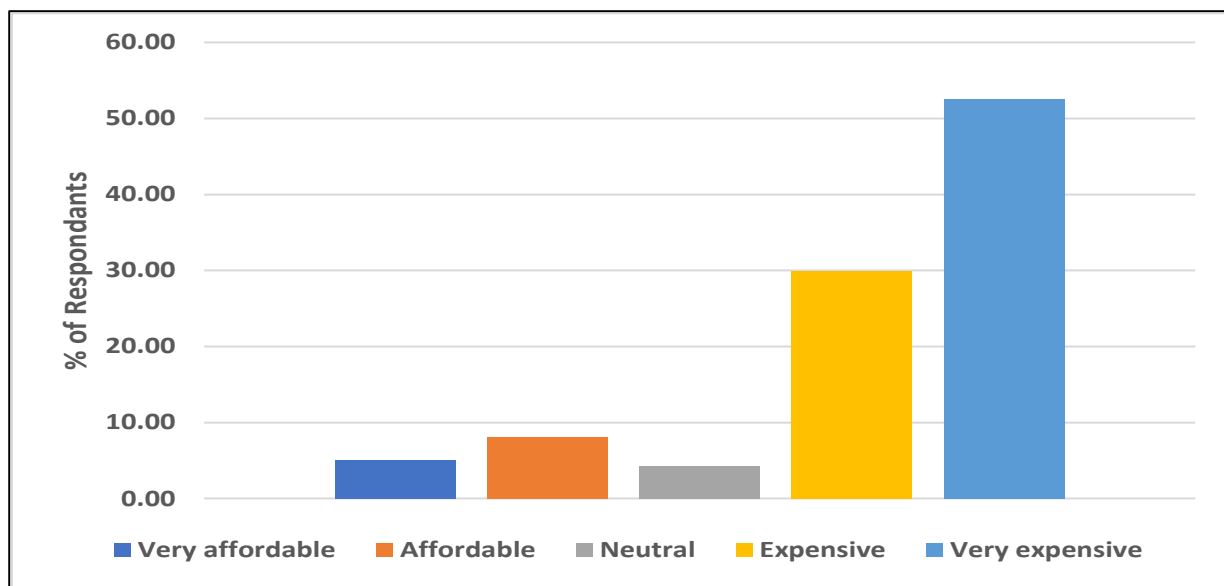


Figure 2: Perception of Housing Affordability in Enugu

**Perceptions and Suggestions**

Table 14-16 is the participants' perceptions and suggestions, it was stated by the majority of the participants that the impact of income disparity on housing accessibility is very high with 51.81%, see Figure 3. Also, it was stated that the ineffectiveness of Government policies in providing affordable housing is very high at 50.91%, see Figure 4. The suggestions given by the majority of the participants is that the Government should increase subsidies and improve mortgage facilities with the percentages of 50.25 and 31.88% respectively as can be seen in Figure 5.

**Table 14: Perceptions and Suggestions**

Impact of Income Disparities on Housing Accessibility	Number	%
Very High	629	51.81
High	365	30.07
Neutral	51	4.20
Low	98	8.07
Very Low	71	5.85
<b>Total</b>	<b>1214</b>	

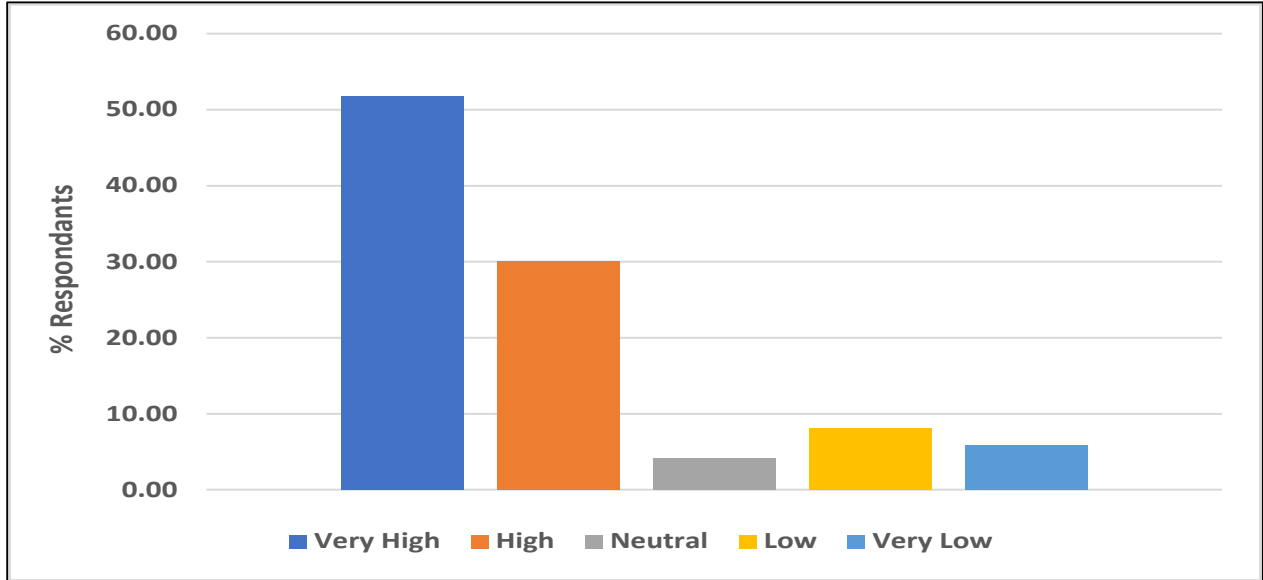


Figure 3: Perceptions and Suggestions

Table 15: Effectiveness of Government Policies in Providing Affordable Housing

Effectiveness of Government Policies in Providing Affordable Housing	Number	%
Very effective	68	5.60
Effective	87	7.17
Neutral	61	5.02
Ineffective	380	31.30
Very ineffective	618	50.91
Total	1214	

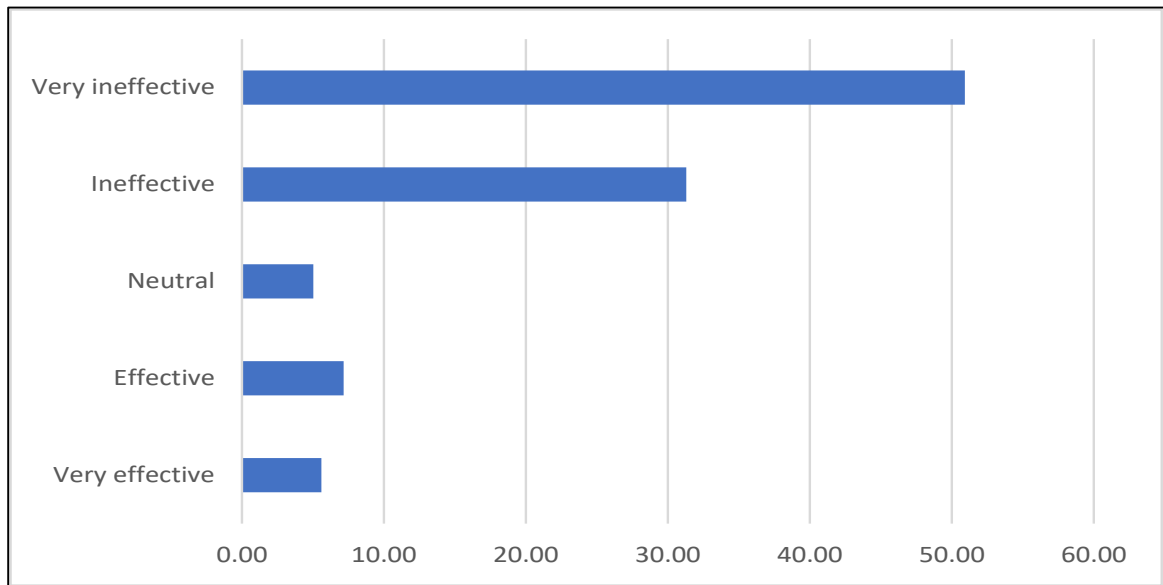


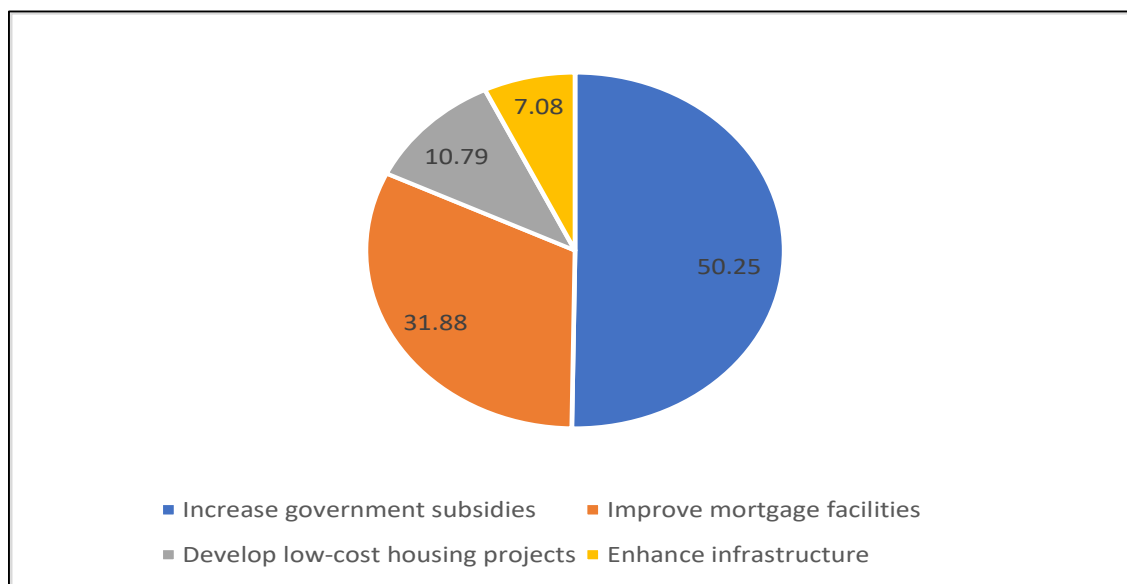
Figure 4: Effectiveness of Government Policies in Providing Affordable Housing

Table 16: Suggestions for Improving Housing Affordability

Suggestions for Improving Housing Affordability	Number	%
---	--------	---



Increase government subsidies	610	50.25
Improve mortgage facilities	387	31.88
Develop low-cost housing projects	131	10.79
Enhance infrastructure	86	7.08
<b>Total</b>	<b>1214</b>	



**Figure 5: Suggestions for Improving Housing Affordability**

#### Additional Comments

“We wish to have our own house but there is not enough money to build our own house. We believe that if you own your own house there will be no insult from the landlord and you will have a rest of mind.” A 38-year-old Tenant: “My dear, Lack of sustainable income has made the affordability of housing very difficult for low-income earners. The people that own a house are the top government officials and big businessmen.”

#### CONCLUSION

The study on Enugu, Nigeria, reveals socioeconomic barriers to affordable housing, including income disparities and accessibility issues. The study reveals a wide income gap, high housing costs, limited financial support, inadequate infrastructure, regulatory and policy barriers, and high land acquisition and development costs as also asserted by [28,29,30]. To address these issues, comprehensive strategies like economic empowerment, transparent policy frameworks, and sustainable urban planning are needed. Partnerships between government, private sectors, and communities are also crucial for equitable urban growth and resilience which is in agreement with previous work [31,32 33]. The lack of accessible financial products restricts investment in housing, and more robust policy frameworks and affordable housing options are needed.

#### RECOMMENDATIONS

To improve access to affordable housing in Enugu, the study suggests several recommendations. These include boosting incomes through job creation, enhancing social safety nets, developing affordable housing financing, reviewing housing policies, investing in infrastructure, implementing land reform policies, and promoting community engagement. Additionally, promoting innovative construction methods and materials can reduce development costs. By addressing these socioeconomic barriers, Enugu can enhance its residents' quality of life and promote social equity. This will ultimately lead to more affordable Housing for all residents.

#### REFERENCES

- [1] Aribigbola, A. 2011. Housing affordability as a factor in the creation of a sustainable environment in developing world: The example of Akure, Nigeria. *Journal of Human Ecology*, 35(2), pp. 121-131. <https://doi.org/10.1080/09709274.2011.11906397>.
- [2] Desmond, M., & Gershenson, C. (2017). Housing and employment insecurity among the working poor. *Social Problems*, 64(1), 46-67.

- [3] Agbola, T., & Kasim, O. F. (2007). Urbanization, urban poverty, and housing inadequacy. *Nigerian Journal of Economic and Social Studies*, 49(2), 231-254.
- [4] Chirisa, I. & Matamanda, A. 2016. Addressing urban poverty in Africa in the post-2015 period: Perspectives for adequate and sustainable housing. *Journal of Settlements and Spatial Planning*, 7(1), pp. 79-87. <https://doi.org/10.19188/08JSSP012016>.
- [5] Akinyode, B. F., & Khan, T. H. (2016). Determinants of housing affordability in Nigeria. *International Journal of Scientific and Engineering Research*, 7(4), 157-164.
- [6] Ameh, L. C., & Adama, O. J. (2015). The informal sector and poverty reduction: Evidence from Enugu State, Nigeria. *International Journal of Social Sciences and Humanities Reviews*, 6(2), 42-50.
- [7] Ezeah, G. C., Ezeah, P. O., & Ogwumike, F. O. (2018). Housing affordability and sustainable development in Enugu urban, Nigeria. *Journal of Sustainable Development*, 11(2), 12-29.
- [8] Ezema, C. I., & Okolo-Obasi, E. N. (2018). Socio-economic impacts of urbanization on housing conditions in Enugu metropolis, Nigeria. *Journal of Geography, Environment and Earth Science International*, 16(2), 1-14.
- [9] Okechukwu, R. I., & Ezenekwe, U. R. (2017). Assessment of housing problems and prospects in Enugu urban, Nigeria. *Journal of Environmental Science, Toxicology and Food Technology*, 11(7), 72-80.
- [10] Onyishi, A. D., & Eke, E. A. (2015). Informal sector employment and poverty reduction in Nigeria: Empirical evidence from Enugu urban. *Journal of Economics and Sustainable Development*, 6(15), 45-54.
- [11] Ibem, E. O. (2011). The contribution of public-private partnerships (PPPs) to improving accessibility of low-income earners to housing in southern Nigeria. *Journal of Housing and the Built Environment*, 26(2), 201-217.
- [12] Kolbehdori, S. & Sobhiyah, M.H. 2014. Effect of negotiations about the formation of construction consortium on consortium successful performance in Iran's construction industry. *International Journal of Management, Accounting and Economy*, 1(5), pp. 346-349.
- [13] Nigerian National Bureau of Statistics (2019). Labor force statistics
- [14] Oduwaye, L., & Lawanson, T. (2012). Poverty and environmental degradation in the Lagos metropolis. *Journal of Environmental Planning and Management*, 55(4), 441-458.
- [15] Ogu, V. I. (1999). Housing enablement in a developing world city: The case study of Benin City, Nigeria. *Habitat International*, 23(2), 231-248.
- [16] Chen, J. 2020. Housing unit. [Online]. Available at: <https://www.investopedia.com/terms/h/housingunits.asp> [Accessed: 18 June 2024].
- [17] Olajide, O. (2010). Urban poverty and environmental conditions in informal settlements of Lagos megacity, Nigeria. *Journal of Geography and Regional Planning*, 3(12), 362-370.
- [18] United Nations Habitat. (2020). *World Cities Report 2020: The Value of Sustainable Urbanization*. United Nations Publications.
- [19] Ajayi, I. (2019). Urban housing conditions and housing policy in Nigeria. *Journal of Housing and the Built Environment*, 34(1), 121-138. doi:10.1007/s10901-018-09628-1
- [20] Nnadi Ezekiel Ejiofor and Egeonu Jude Chiedozie (2023). Dynamic Cost Consideration of Local Materials for Mass Housing Construction in Nigeria. *Newport international journal of engineering and physical sciences (NIJEP)* 3(3):16-27
- [21] Adeola, R., & Gbadegesin, A. S. (2020). Land tenure system and urban housing in Nigeria: A case study of Enugu State. *Journal of Public Administration and Governance*, 10(4), 53-66. doi:10.5296/jpag.v10i4.17485
- [22] Okpala, A. O., & Olubusoye, O. E. (2017). Determinants of rural-urban migration in Nigeria: Empirical evidence from Ekiti State. *Journal of Economics and Sustainable Development*, 8(11), 149-157.
- [23] Okechukwu, S. (2018). Urban housing problems and public policy initiatives in Nigeria: The Enugu State experience. *Journal of Environmental Management and Tourism*, 9(3), 553-566.
- [24] International Institute for Environment and Development. (2021). *Urbanization and urban poverty in Nigeria: A study of urban growth and urban poverty in Enugu*. Retrieved from <https://www.iied.org>
- [25] Eze, S. O., et al. (2020). High cost of building materials and housing development in Nigeria: The Enugu State experience. *Journal of Economic and Sustainable Development*, 11(7), 10-25.
- [26] United Nations Economic Commission for Africa. (2019). *Economic Report on Africa 2019: Fiscal Policy for Financing Sustainable Development in Africa*. United Nations Publications.
- [27] United Nations Development Programme. (2022). *Sustainable Development Goals Report 2022*. United Nations Publications.
- [28] Ajayi, I. (2019). Urban housing conditions and housing policy in Nigeria. *Journal of Housing and the Built Environment*, 34(1), 121-138. doi:10.1007/s10901-018-09628-1
- [29] Okpala, A. O., & Olubusoye, O. E. (2017). Determinants of rural-urban migration in Nigeria: Empirical evidence from Ekiti State. *Journal of Economics and Sustainable Development*, 8(11), 149-157.

**EEJOURNALS****OPEN ACCESS**

- [30] Adeola, R., & Gbadegesin, A. S. (2020). Land tenure system and urban housing in Nigeria: A case study of Enugu State. *Journal of Public Administration and Governance*, 10(4), 53-66. doi:10.5296/jpag.v10i4.17485
- [31] Okechukwu, S. (2018). Urban housing problems and public policy initiatives in Nigeria: The Enugu State experience. *Journal of Environmental Management and Tourism*, 9(3), 553-566.
- [32] Eze, S. O., et al. (2020). High cost of building materials and housing development in Nigeria: The Enugu State experience. *Journal of Economic and Sustainable Development*, 11(7), 10-25.
- [33] World Bank. (2021). *Nigeria Urbanization Review: Putting People at the Center of Urban Development*. World Bank Publications. doi:10.1596/978-1-4648-1638-2

CITE AS: Ikwueze Stella Nneka and Nnadi Ezekiel Ejiolor (2024). Socioeconomic Barriers to Affordable Housing in Enugu: A Study on Income Disparities and Accessibility. *EURASIAN EXPERIMENT JOURNAL OF ENGINEERING*, 5(1):1-11