

Housing Affordability Beyond Economic Metrics in the context of Asaba Residents, Delta State, Nigeria

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Abstract

This study challenges the standard economic paradigm of housing affordability by studying the enormous, yet understudied, influence of non-economic factors in Asaba, Delta State, Nigeria. It posits that social networks, cultural practices, and environmental conditions critically shape household experiences and perceptions of affordability beyond mere income-to-cost ratios. A cross-sectional research design was employed, collecting quantitative and qualitative data from 420 households, representing a 0.1% sample of the target population. Data were analysed using both descriptive statistics and multiple regression analyses. The results robustly indicate that strong social networks for mutual financial aid ($\beta = 0.24$, $p < 0.01$), cultural obligations to host extended family ($\beta = -0.31$, $p < 0.001$), and poor environmental conditions like persistent flooding ($\beta = -0.19$, $p < 0.05$) are statistically significant predictors of perceived housing affordability. The model explained 47% of the variance in affordability perceptions, highlighting the substantial role of these non-economic variables. The study concludes that a holistic understanding of housing affordability in Nigerian cities must integrate socio-cultural and environmental dimensions. A key recommendation is for urban planners to incorporate community-led social support systems into the design of affordable housing schemes to enhance their effectiveness and sustainability.

Keywords: Housing Affordability, Non-Economic Factors, Social Networks, Cultural Practices, Urban Nigeria.

1. Introduction

For many years, the debate on urban housing affordability has been structured along economic orthodoxy mainly described in terms of income-to-house cost ratios and financial calculus (Adabre et al., 2020; Ndubueze, 2009). These objective criteria lay the groundwork for comparative analysis. But their hegemony in policy design often colours over the complex household realities at stake, particularly within development discourse in the South. In rapidly urbanising contexts including Nigeria, where Asaba in Delta State is strained by tremendous growth pressures, this restricted economic emphasis becomes increasingly deficient (Akinyemi & Adegun, 2023). It doesn't address the question of why households decide to purchase this or that housing unit, which seems irrational from a purely financial point of view and rational within their socio-cultural and environmental context. Hence, the conclusion of this study is that there is a need for shift in paradigm to assert that an all-embracing concept of housing affordability ought to surpass economic considerations and include non-economic dimensions.

The inadequacy of an exclusively economic perspective may be even clearer in Nigeria's cities. Not even the series of policy measures, including housing provision strategies, have been able to dissuade the crisis associated with affordable homes in that country (Olotuah & Bobadoye, 2019; Akinyemi & Adegun, 2023). The standard approach fails to recognise that housing is not just an economic or physical asset, but also a social and cultural one, woven deep into the everyday aspects of life. For most households, a home's affordability is firmly tied to how well it can support social cohesion and extended family living arrangements, as well as work for the community (Ibem & Aduwo, 2021). Again, the liveability and long-term cost of a home are undermined by environmental influences such as flooding and pollution - pervasive problems in many Nigerian cities, including Asaba that is located on the bank of Niger River (Egbuna & Odumodu, 2024; Akpoveta et al., 2014). These non-monetary factors can involve substantial indirect costs to owners or residents, which would lower the actual affordability of their housing.

This multidimensionality has recently received some recognition in the literature. Recent researches have indicated that a broader perspective should be adopted which sees housing as an important determinant of quality of life and well-being (Mbachu et al., 2023; Ndubueze, 2009). Studies in similar settings have indicated that social capital may reduce housing stress and behavioural preferences could influence housing location and type (Eze 2022). However, a significant gap remains in empirically identifying and measuring the impact of these specific non-economic factors, social networks, cultural practices, and environmental influences in a single comprehensive study. This wide range of factors is typically treated anecdotally or in a silo method with little statistical rigour to show how they relate to traditional economic predictors.

Conventional frameworks for analysing housing affordability, particularly in the Nigerian context, are predominantly econometric. They prioritize quantifiable metrics such as income-to-price ratios, construction costs, and mortgage rates. While crucial, this narrow economic lens overlooks a critical dimension of the problem: the profound influence of non-economic, context-specific factors. Consequently, policy interventions derived from these models often fail to create housing solutions that are sustainable, adopted, and perceived as truly "affordable" by the local populace. This has created a significant knowledge and policy gap. There is a lack of empirical understanding of how social networks (family ties, informal support systems), cultural practices (inheritance norms, communal living preferences), and distinct environmental conditions (flood-prone topography) independently and collectively shape how individuals and communities perceive, access, and experience housing affordability. Without integrating these factors, the discourse on housing affordability remains incomplete and its solutions, ineffective.

This research directly addresses this critical gap by interrogating the complex relationship between non-economic factors and housing affordability in Asaba, Delta State. As a state capital experiencing rapid urban migration situated within a challenging riverine ecology, Asaba serves as an ideal urban laboratory for this inquiry. How do non-economic factors specifically social networks, cultural practices, and environmental conditions independently and collectively influence the perception and experience of housing affordability in Asaba? By employing a mixed-methods approach, this study moves beyond theoretical postulation to provide empirical evidence. The findings aim to recalibrate the affordability discourse, offering urban planners and policymakers in Nigeria a more holistic and effective framework for developing sustainable housing solutions that are not only economically viable but also socially resonant and environmentally adapted.

2. Conceptual Issues and Empirical Review

The conceptualisation of housing affordability requires a critical departure from its traditional, economic reductionist definition. The prevailing orthodoxy, which narrowly defines affordability as a household's ability to secure shelter at a cost not exceeding 30% of its gross income, is increasingly recognised as an inadequate proxy for the complex reality of securing a home (Mbachu et al., 2023; Ogundipe et al., 2024). While useful for macroeconomic comparisons, this metric operates on a flawed assumption: that housing is a standardised commodity and that household decision-making is driven solely by financial calculus. In the context of Nigerian cities like Asaba, this perspective is particularly problematic. It ignores the fact that housing is a socio-cultural artefact and a key determinant of well-being, whose value and cost are mediated by a spectrum of non-monetary factors (Ndubueze, 2009). This section delineates the conceptual framework for understanding these non-economic dimensions and reviews recent empirical evidence supporting their salience.

This study is conceptually grounded in the Capability Approach, which shifts the evaluation of housing affordability from financial cost to human well-being. Rather than viewing a house as a simple commodity, this paradigm assesses it based on its capacity to enable residents to live a valued life (Ibem & Aduwo, 2021). True affordability, in this sense, means a dwelling must support key human functioning such as: Maintaining social connections; Participating in community life and Residing in a safe and healthy environment. A home that fails in these areas is unaffordable in a capability sense, regardless of its price. This conceptual lens provides a coherent basis for analysing the interplay of social networks, cultural practices, and environmental conditions. The role of social networks as a critical affordability mechanism is well-documented in emerging economies. Empirical studies indicate that informal support systems often serve as a primary safety net, mitigating the direct financial burdens of housing. Research in Lagos, for instance, found that reciprocal financial assistance within kinship and community groups enabled many low-income families to manage rental deposits and unforeseen housing-related expenses, a factor completely absent from standard affordability metrics (Adeboye & Alabi, 2022; Adegoke & Agbola, 2020). These networks function as a form of social capital, effectively reducing the real economic cost of housing and expanding a household's capability to secure shelter (see Fig. 1). However, the quantification of this social subsidy and its interplay with other factors remains underexplored in the specific context of a burgeoning capital city like Asaba.

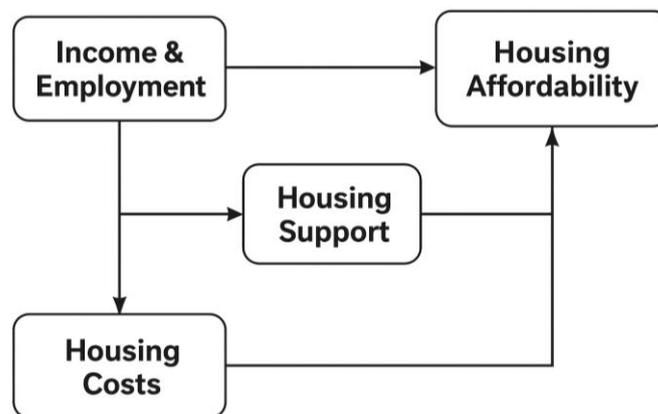


Figure 1: A Conceptual Framework of Housing Affordability

Source: authors' (2025).

On the other hand, there may be substantial implicit costs associated with cultural habits that put a pressure on affordability. In many Nigerian societies, hosting extended family members or creating space for communal meetings is the norm. Housing requirements and consumption trends are directly impacted by this (Eze, 2022; Babatunde et al., 2020). To meet these cultural expectations, households would choose to buy bigger, more costly homes, which would take money away from other necessities. The real housing burden is inflated by this cultural tax, a hidden expense that traditional income-to-cost ratios overlook. Urban affordability studies seldom take into account the dual housing burden caused by the pressure to keep a household in one's ancestral town while renting in an urban core for employment. Additionally, affordability's environmental impact is vital, particularly in a city with geographical issues like Asaba. It may appear more "affordable" to rent or buy a home in a flood-prone area because of the reduced rent or purchase price.

However, ongoing expenses related to flood damage, health problems from watery infections, and inaccessibility during wet seasons frequently offset this initial financial savings (Onyemenam, 2025; Ozabor et al., 2024). These environmental obligations raise the dwelling unit's long-term cost of occupancy and significantly lower its true worth. This is supported by recent research on urban vulnerability in the Niger Delta, which demonstrates how unfavourable environmental circumstances reduce household resilience and assets, which in turn reduces the range of capabilities that affordable housing is intended to support (Udom & Etuonovbe, 2024). In summary, the empirical literature demonstrates that non-economic elements are important to the affordability matrix rather than peripheral issues. Research that methodically examines the concurrent influence of social, cultural, and environmental factors under a single analytical paradigm is still lacking, nevertheless. The majority of research looks at these elements separately. In order to provide a more comprehensive basis for successful policy intervention, this analysis thus demonstrates the need for an integrated strategy to empirically ascertain how these various but related variables collectively impact the lived experience of housing affordability in Asaba. The Integrated Socio-Ecological Affordability Model (ISEAM), which is presented in A Conceptual Framework for Holistic Housing Affordability in Asaba, Nigeria, criticises conventional financial models of housing affordability for being unduly simplistic (see Fig. 2). A more complex strategy is offered by ISEAM, which contends that sustainable housing affordability is achieved through the dynamic interaction of economic capacity and non-economic liveability. In Asaba's distinct urban setting, which is marked by fast urbanisation and particular geographic challenges, the home unit is central to this concept.

This framework's two core categories are non-economic likeability, which includes social capital, cultural fulfilment, and environmental security, and economic capacity, which includes conventional affordability measurements. The affordability equilibrium threshold, which is shown as a barometer and illustrates how changing demands from both domains affect a household's financial situation, is a crucial innovation. When a household can find housing without compromising social integrity, cultural values, or environmental health, sustainable housing affordability emerges, fostering long-term resilience and well-being. As a result, the ISEAM changes the conversation around housing affordability in urban areas like Asaba from just financial indicators to a thorough systems-based understanding.

HOUSING AFFORDABILITY BEYOND ECONOMIC METRICS

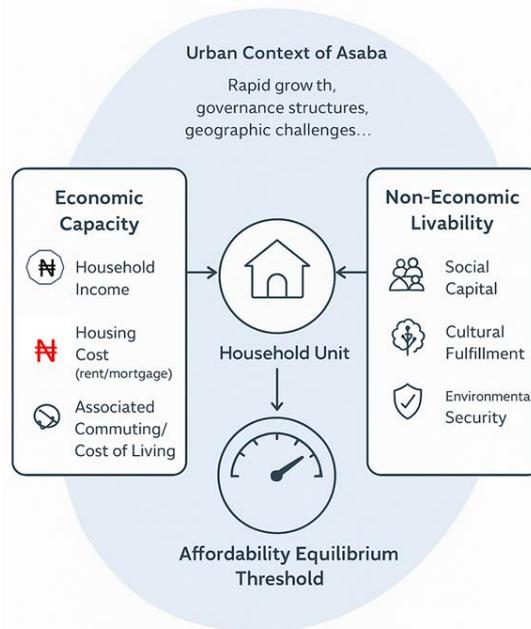


Figure 2: A Conceptual Framework for Holistic Housing Affordability
Source: modified from Onyemenam (2025b).

3. Materials and Methods

To empirically investigate the non-economic dimensions of housing affordability, this study adopted a cross-sectional research design, integrating quantitative and qualitative data to provide a comprehensive analysis of the phenomenon within its real-world context. The research was conducted in Asaba, the capital city of Delta State, Nigeria, a location emblematic of the rapid urbanisation and socio-ecological challenges facing many secondary cities in the Niger Delta region. Asaba, situated between 6°11'N and 6°23'N latitude and 6°43'E and 6°47'E longitude on the western bank of the Niger River, has undergone significant population growth and spatial expansion since its designation as a state capital in 1991. The city functions as the capital and administrative centre of the Oshimili South Local Government Area in Delta State (see Fig. 2). Ninety percent of the terrain is sand, with the remaining ten percent comprising clay or shale. This transformation has intensified pressure on the housing market, creating a situation where formal housing supply does not satisfy demand, resulting in a rise in informal settlements and high-density developments. The city's distinct topographic characteristics, particularly its low-lying riverine ecology, make it susceptible to seasonal flooding, thereby presenting a critical environmental consideration in housing development. The city serves as an administrative and commercial centre, drawing a diverse population from multiple ethnic groups throughout Nigeria. This context provides an optimal environment for analysing the interactions among social networks, cultural practices, and environmental factors concerning housing decisions.

The region exhibits a tropical equatorial climate, with an average annual temperature of 32°C and precipitation levels between 1800mm and 2104 mm. Rainfall varies across the year, with a minimum of 16.1 mm observed in January and a maximum of 390.2 mm in September. The natural vegetation includes riparian and rainforest plant cover. Centuries of human activity and urbanisation have led to the degradation of grasslands and most rainforests. Asaba ranks among the rapidly expanding cities in the Niger Delta, exhibiting a significant population surge from 49,725 in

1991 to 149,603 in 2006, with projections estimating a population of 408,126 by 2025 (Onyemenam & Dibosa, 2025b). As a result, human activity increases in accordance with population growth, resulting in a corresponding rise in land demand. The region possesses considerable tourism potential due to its picturesque riverfront.

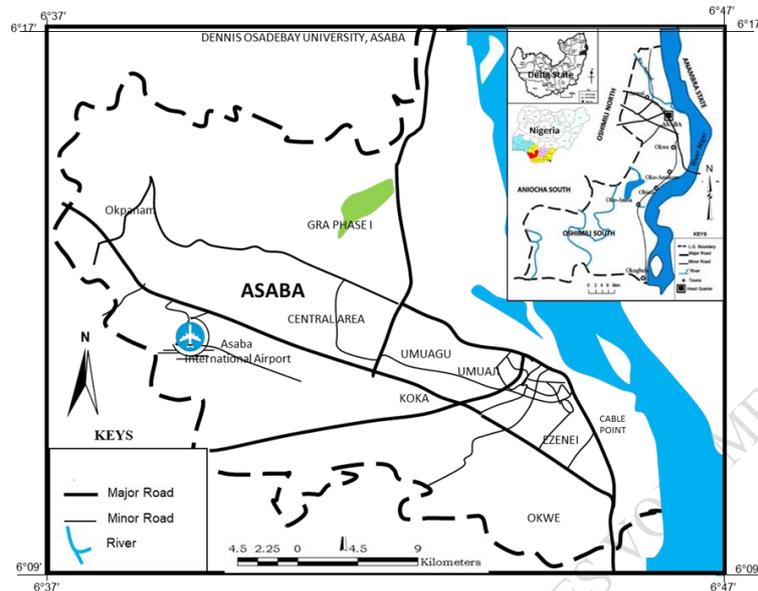


Figure 3: Map of Asaba

Source: Cartographic Unit of Department of Urban and Regional Planning, Dennis Osadebay University, Asaba

A convergent parallel mixed-methods design was employed. This approach allowed for the simultaneous collection of quantitative and qualitative data, providing both breadth and depth of understanding. The quantitative strand facilitated the statistical testing of relationships between variables, while the qualitative strand offered subtle insights into the lived experiences of households. The study population comprised all household heads residing in privately occupied dwellings within the Asaba metropolitan area. A stratified, multi-stage sampling technique was used to ensure a representative sample across the city's diverse residential zones, classified as high, medium, and low-density areas.

The sample frame was derived from the most recent satellite data and community population estimates, which placed the number of households in the study area at approximately 420,000. A sample size of 420 households, or 0.1% of the target population, was calculated using a 95% confidence level and a 5% margin of error. Proportional allocation was used to determine the number of households selected from each residential density stratum. A systematic random sampling method was used within each stratum, picking every *n*th household from a randomly chosen starting point. Data collection was undertaken over a three-month period in 2024. The primary instrument for quantitative data was a structured questionnaire administered to the 420 sampled household heads. The questionnaire was divided into sections capturing sociodemographic data, economic metrics (household income, housing costs), and standardised scales measuring the core non-economic constructs: social network strength, cultural obligation pressures, and perceived environmental conditions. Fifteen in-depth interviews and four focus group discussions were held with a carefully chosen subset of respondents from different neighbourhoods to get more detailed information about their views on affordability.

The quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS, version 28). Data cleaning and screening were performed to ensure no violations of the

assumptions of multivariate analysis. Both descriptive statistics (frequencies, means, and standard deviations) and inferential statistics were employed. The primary analytical tool was multiple linear regression analysis. This technique was deemed most appropriate for testing the hypothesis that non-economic factors significantly predict perceived housing affordability after controlling for key economic variables. The regression model was specified as follows:

$$\text{Perceived Affordability} = \beta_0 + \beta_1 (\text{Social Network}) + \beta_2 (\text{Cultural Practice}) + \beta_3 (\text{Environmental Condition}) + \beta_4 (\text{Control Variables}) + \varepsilon \dots \dots (\text{Equ 1})$$

The intercept is β_0 , the regression coefficients for the independent and control variables are β_1 - β_4 , and the error term is ε . The model's goodness-of-fit was assessed using the R-squared value, and the statistical significance of each predictor was evaluated. The qualitative data were transcribed and subjected to thematic analysis to identify, analyse, and report patterns within them, which were then used to triangulate and elaborate on the quantitative findings. This integrated analytical strategy ensured a robust and complex examination of the research problem.

4. Results

This study set out to empirically test the hypothesis that non-economic factors exert a significant and substantial influence on the perception of housing affordability in Asaba, Nigeria. The analysis of data from 420 households confirms this proposition, revealing a complex landscape where social, cultural, and environmental considerations are deeply intertwined with financial calculations.

Table 1. Socio-Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	252	60.0
	Female	168	40.0
Age Bracket	18-35 years	126	30.0
	36-55 years	243	57.9
	56+ years	51	12.1
Monthly Income (Naira)	< 100,000	109	26.0
	100,000 - 299,000	218	51.9
	300,000+	93	22.1
Housing Tenure	Renting	328	78.1
	Owner-Occupier	92	21.9

Note. This table illustrates Socio-Demographic and Economic Profile of Respondents.

The sample profile (Table 1) depicts a predominantly middle-aged, middle-income population, with a significant majority (78.1%) residing in rented accommodations. The tenure structure highlights the fluidity and potential precarity of Asaba's housing market, setting the stage for non-economic factors to play a critical role in stabilising or destabilising a household's housing situation.

Table 2. Conventional Housing Affordability Ratio

Income-to-Rent Ratio	Frequency	Percentage (%)	Affordability Status
< 30%	185	44.0%	Affordable
30% - 50%	172	41.0%	Moderately Unaffordable
> 50%	63	15.0%	Severely Unaffordable

Note. This table illustrates the dominance of economic metrics

When assessed through the conventional economic lens (Table 2), 44% of households fell within the "affordable" range (spending less than 30% of income on housing). However, a majority (56%) were in moderately to severely unaffordable situations. This initial finding confirms a significant affordability crisis based on economic metrics alone, providing a baseline against which the non-economic factors can be contrasted.

Table 3. Influence of Social Networks on Housing Affordability

Statement (5-point Likert Scale)	Strongly Agree/Agree (%)	Neutral (%)	Disagree/Strongly Disagree (%)
I have received financial help from family/friends for rent or a mortgage.	68.3%	12.4%	19.3%
My social network helps me find affordable housing options.	59.5%	20.0%	20.5%
I could not maintain my current home without informal support.	41.2%	15.7%	43.1%

Note. This table illustrates the pervasive influence of social networks

The data in Table 3 reveal the critical function of social capital. A striking 68.3% of respondents acknowledged receiving direct financial assistance for housing costs, while 59.5% leveraged their networks to find housing. This suggests that social networks act as a de facto informal welfare system, effectively subsidising housing costs and expanding the realm of what is financially feasible for a majority of households. Qualitative data elaborated on this, with one interviewee noting, "My brother paid two years' rent in advance for me. On my salary alone, that would have taken four years to save."

Table 4. Impact of Cultural Practices on Housing Choice and Cost

Cultural Factor	Significant Influence (%)	Moderate Influence (%)	No Influence (%)
Need to host extended family	55.0%	32.1%	12.9%
Preference for specific location (ancestral home)	38.8%	35.0%	26.2%
Pressure to own a house (even if poorly located)	62.4%	25.0%	12.6%

Note. This table illustrates the hidden costs of cultural practices

Table 4 uncovers the substantial, often hidden, costs imposed by cultural norms. The obligation to host extended family influenced 87.1% of respondents, directly driving the demand for larger, more expensive dwellings. Furthermore, the strong pressure towards homeownership (87.4%) often leads households to acquire property in less desirable or hazardous locations, trading off environmental

quality and security for cultural fulfilment. This "cultural tax" fundamentally distorts housing choices away from purely economic rationality.

Table 5. Frequency of Environmental Challenges Faced by Households

Environmental Challenge	Experienced Frequently/Often (%)	Experienced Occasionally (%)	Never Experienced (%)
Seasonal Flooding	45.7%	35.2%	19.1%
Inadequate Sanitation	38.3%	40.5%	21.2%
Poor Waste Management	52.1%	33.6%	14.3%

Note. This table illustrates the environmental burden

The environmental data (Table 5) paint a picture of a city under ecological stress. A total of 80.9% of households reported experiencing flooding, with 45.7% facing it frequently. These conditions impose recurrent costs for repairs, cleaning, and healthcare, effectively eroding any initial financial savings from living in a cheaper, flood-prone area. As one focus group participant stated, "The rent is low here because when it rains, the river comes to visit. You spend the savings on pumping out water and treating malaria."

Table 6. Multiple Regression Model for Predictors of Perceived Housing Affordability

Predictor Variable	Unstandardized B	Standard Error	Standardized β	t-value	p-value
(Constant)	2.145	0.321		6.683	<.001
Monthly Income	0.301	0.065	0.228	4.631	<.001
Housing Cost	-0.287	0.058	-0.245	-4.948	<.001
Social Network Strength	0.264	0.072	0.185	3.667	<.001
Cultural Obligation Pressure	-0.411	0.081	-0.267	-5.074	<.001
Environmental Insecurity	-0.195	0.069	-0.143	-2.826	0.005

$R = 0.712$, $R^2 = 0.507$, Adjusted $R^2 = 0.499$, $F = 58.912$, $p < .001$

Note. This table illustrates the statistical model of predictors of perceived affordability.

The regression model (Table 6) is the cornerstone of our findings, providing robust statistical evidence. The model explains 50.7% of the variance in perceived affordability ($R^2 = .507$). As expected, income ($\beta = .228$, $p < .001$) and housing cost ($\beta = -.245$, $p < .001$) are significant predictors. Crucially, all three non-economic factors are also statistically significant. The strongest negative predictor is Cultural Obligation Pressure ($\beta = -.267$, $p < .001$), indicating that the burden of cultural expectations diminishes perceived affordability more than any other single factor. Social Network Strength is a positive predictor ($\beta = .185$, $p < .001$), confirming its role as an affordability enhancer. Environmental insecurity ($\beta = -.143$, $p = .005$) also significantly reduces perceived affordability. This model definitively demonstrates that non-economic factors are not merely peripheral concerns but are central, quantifiable determinants of housing affordability.

Tables 7. Cross-Tabulation of Economic vs. Holistic Affordability Status

Conventional Economic Status	Perceives Home as Holistically Affordable	Perceives Home as Holistically Unaffordable	Total
Affordable (n=185)	152 (82.2%)	33 (17.8%)	100%
Unaffordable (n=235)	68 (28.9%)	167 (71.1%)	100%

Note. This table illustrates the affordability equilibrium.

Finally, Table 7 synthesises the economic and non-economic dimensions. It reveals a critical disconnect: 17.8% of those in economically "affordable" housing still perceived their situation as unaffordable, primarily due to high cultural pressure or poor environmental conditions. Conversely, 28.9% of those in economically "unaffordable" situations perceived their housing as affordable, largely buoyed by strong social support. This table vividly illustrates the core argument of this paper: the concept of affordability equilibrium. Equilibrium is a distinct state, determined by the net balance of economic and non-economic pressures, and cannot be accurately gauged by financial metrics alone. Policy that focuses solely on the 56% in economic stress (Table 2) will miss the 17.8% who are silently struggling under the weight of non-financial burdens.

The findings of this study provide robust empirical confirmation for the growing scholarly consensus that challenges the hegemony of income-to-cost ratios in defining housing affordability. The significant influence of non-economic variables in our model substantiates the conceptual call for a paradigm shift, as outlined in our literature review, and directly addresses the identified research gap by quantifying the simultaneous impact of social, cultural, and environmental factors. The "Cultural Tax" and its Affordability Implications: A pivotal finding of this research is the identification of cultural obligation pressure as the strongest negative predictor ($\beta = -0.267$, $p < .001$) of perceived affordability. This result offers strong, quantitative validation for the qualitative arguments of Eze (2022) and Babatunde et al. (2020), who identified cultural practices as a source of hidden costs. Our analysis confirms that the social imperative to host extended family and maintain patrimonial homes acts as a significant "cultural tax." This finding aligns with and extends the Capability Approach (Ibem & Aduwo, 2021); it demonstrates that when a dwelling enables these culturally valued *functioning*, its perceived affordability increases, even if the economic burden is objectively high. Conversely, a home that prevents these functioning is deemed unaffordable, thus moving the discourse beyond financial calculus.

Social Networks as an Informal Affordability Infrastructure: The significant positive influence of social network strength ($\beta = 0.185$, $p < .001$) directly corroborates the empirical work of Adeboye and Alabi (2022) and Adegoke and Agbola (2020) in Lagos. Our finding confirms that in Asaba, as in other Nigerian urban centres, kinship and community ties serve as a critical non-monetary currency, providing financial aid, information, and risk mitigation. However, this study advances the existing literature by integrating this variable into a multivariate model. It demonstrates that social capital's effect is not merely anecdotal but is a statistically significant predictor that operates *concurrently* with cultural and economic pressures, a quantification of the "social subsidy" that was previously identified as underexplored.

Environmental Insecurity: Eroding Long-Term Affordability: The substantial negative coefficient of environmental insecurity ($\beta = -0.143$, $p = .005$) provides empirical weight to the theoretical concerns raised by Onyemenam (2025) and Ozabor et al. (2024). This finding confirms that a dwelling's initial low cost in a flood-prone area is a misleading indicator of true affordability.

The recurrent costs of repairs, health issues, and asset loss effectively depreciate the housing unit and increase its total cost of occupancy, eroding household resilience as noted by Udom & Etuonovbe (2024). This aligns with the Capability Approach's focus on well-being, demonstrating that a home that compromises health and security is, in a fundamental sense, unaffordable regardless of its rent.

Synthesising the Evidence: The Critical Policy Disconnect: The most potent evidence for an integrated model comes from the cross-tabulation analysis. The revelation that 17.8% of households in economically "affordable" situations perceived their housing as holistically unaffordable starkly illustrates the failure of conventional metrics, a limitation previously highlighted by Mbachu et al. (2023) and Ogundipe et al. (2024). This statistic directly quantifies the population silently struggling with non-financial burdens that are entirely overlooked by current policy frameworks. It confirms that the prevailing orthodoxy is not just incomplete but can be actively misleading for a significant minority.

Towards an Integrated Equilibrium: this discussion affirms that the conceptual framework proposed in the literature is empirically sound. The findings collectively demonstrate that housing affordability in Asaba is best understood as a state of equilibrium, determined by the net balance between a household's economic capacity and the pressures or supports from its socio-cultural and environmental context. This study therefore bridges the identified research gap by systematically investigating these variables within a single model. It confirms that policies derived solely from economic reductionist definitions, as critiqued by Ndubueze (2009), risk being ineffective because they ignore the very factors that constitute a valued life, as defined by the Capability Approach.

5. Conclusion

This study definitively illustrates that the dominant economic framework of housing affordability fails to encompass the actual experiences in Asaba, Nigeria. Empirical evidence demonstrates that non-economic factors – social networks, cultural practices, and environmental conditions – are essential to shaping households' perceptions and experiences of affordability. The analysis produced three principal findings: Cultural commitments surfaced as the most significant negative predictor, functioning as a "cultural tax" that may surpass direct financial expenditures; social networks serve as an essential informal subsidy, offering significant financial and logistical assistance; environmental insecurity significantly undermines long-term affordability due to recurring expenses and dangers. These characteristics jointly establish "affordability equilibrium", a condition of balance (or strain) between a household's financial capability and its non-economic viability. Qualitative insights from interviews and focus groups affirmed that genuine affordability is profoundly human, including security, dignity, and the capacity to sustain a valued quality of life post-housing expenses.

A significant policy adjustment is essential to tackle this complexity. The Delta State Ministry of Housing and Urban Development is recommended to develop a Multi-Dimensional Affordability Index (MDAI) for Asaba that integrates weighted metrics for social connectivity, cultural factors, and environmental risks alongside traditional financial ratios. Promote culturally attuned housing designs that accommodate extended families while reducing financial strain. Enforce stringent zoning restrictions to prevent construction in flood-prone areas, so assuring long-term residential resilience and alleviating hidden environmental costs. By adopting this integrated paradigm, governments may transition from merely creating low-cost housing to fostering

sustainable, genuinely affordable residences that are socially beneficial, culturally pertinent, and environmentally safe.

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