
HOUSING SECURITY AND TENURE SYSTEMS FOR LOW-INCOME EARNERS IN ABUJA, NIGERIA

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ABSTRACT

Housing insecurity in Abuja is shaped not only by shortages of dwellings but also by the tenure systems through which low-income households access housing. This study examined dominant tenure pathways among low-income earners in the Federal Capital Territory and assessed how tenure relates to key housing security outcomes, including affordability stress, perceived eviction risk, forced moves, and housing satisfaction. Using a cross-sectional household dataset (n = 900), the analysis applied descriptive statistics, cross tabulations, and logistic regression to test associations between tenure pathways and housing security outcomes. Informal rental emerged as the most common pathway and was associated with the highest levels of perceived eviction risk. Affordability stress was widespread, with rental pathways showing the greatest cost burden, and affordability stress strongly increased the likelihood of high perceived eviction risk. Owner or incremental build arrangements also showed elevated insecurity relative to more stable arrangements, highlighting that ownership like pathways do not automatically guarantee protection under contested or weakly documented conditions. Overall, the findings indicate that housing security improvements in Abuja require policies that jointly address rental affordability, enforceable tenure protections, and clearer documentation and regularisation pathways for vulnerable households.

KEYWORDS: Housing security; Tenure systems; Social housing; low-income earners; Affordability stress; Planned rural settlements.

1. INTRODUCTION

Across the world, rapid urbanisation is widening the gap between the demand for decent housing and the capacity of cities to supply it at a cost that ordinary households can afford (UN-Habitat, 2020). For low-income groups in particular, housing outcomes are shaped not only by the quantity and quality of available dwellings, but also by the nature of tenure through which people access them, whether as owners, renters, sub-renters, or occupants under informal arrangements (Alabi et al., 2021). Where tenure is insecure, households may face the persistent risk of eviction, demolition, rent shocks, or arbitrary loss of shelter, which can undermine livelihoods and weaken incentives to invest in housing improvements (Ekpodessi & Nakamura, 2023). Contemporary scholarship increasingly frames evictions and displacement as central elements of housing insecurity, especially in contexts where state planning, market forces, and informality interact in uneven ways (Weinstein, 2021).

In many cities of the Global South, tenure security is best understood as multidimensional rather than purely legal, because lived security often depends on a mix of formal documents, social recognition, political protection, and the perceived likelihood of losing a home under threat. Research shows that perceived tenure security can differ substantially across households even within the same settlement, and that these differences matter for decisions such as upgrading, neighbourhood attachment, and willingness to engage with formal institutions (Zhang & He, 2020). At the same time, empirical work emphasises that tenure security has measurable consequences beyond housing alone, linking it to vulnerability and resilience, including exposure to hazards and the capacity to recover from shocks (McDermott et al., 2021). These insights are important for cities where households combine multiple coping strategies, such as informal renting, incremental construction, shared compounds, and periodic relocation, to remain close to jobs and services.

Nigeria's urban transition makes these debates particularly urgent because housing access is increasingly mediated by a combination of constrained formal supply, land governance challenges, and strong market pressures in major urban centres (Ige, 2024). The interaction between land tenure arrangements and household security is not simply a legal issue, since it also reflects how disputes are handled, how documentation is obtained, and how authority is exercised across formal and informal institutions (Udom et al., 2023). National evidence indicates that tenure insecurity is tied to both perceived risks of ownership disputes and expectations of loss should disputes occur, and that landholders often rely on informal institutions even when formal channels exist, reflecting legal pluralism and uneven institutional capacity (Edeh et al., 2022). These dynamics shape urban housing outcomes

because land access, development approvals, and dispute resolution practices directly affect who can build, where, and under what protections.

Abuja, as Nigeria's Federal Capital Territory, provides a revealing case for understanding how housing security and tenure systems operate for low income earners under contemporary urban and economic pressures. Although Abuja emerged from a planned capital vision, recent research shows that informal settlement formation has been deeply influenced by historical policy choices and institutional turning points, including the governance of land rights and the persistence of tenure insecurity within the city's development trajectory (Ismail et al., 2024a). As a result, informal settlements have not been accidental exceptions to planning, but outcomes shaped by path dependent governance patterns that continue to structure who gains access to land and housing. This reality challenges simplified narratives of a purely planned city and highlights how tenure arrangements can become central to everyday survival for low income households who must live near employment opportunities and urban services.

The consequences of insecure tenure in Abuja are not limited to physical shelter, since they also involve contestation over belonging, rights to the city, and the social production of place under threat. Ethnographic evidence from Abuja's informal settlements illustrates how residents respond to persistent demolition threats through community organisation, material improvements, political engagement, and other place making strategies that simultaneously seek protection and recognition (Ismail et al., 2024b). This underscores that tenure security is experienced as a social and political condition as much as a legal one, particularly where city authorities periodically deploy enforcement in ways that produce uncertainty. For low income earners, such uncertainty can translate into constrained mobility choices, suppressed investment in housing quality, and a continuous need to negotiate informally with landlords, community leaders, or state agencies.

Alongside informality, Abuja also hosts formal and quasi formal housing supply channels that are expected to support diverse income groups, including public housing and planned estates. Yet affordability remains a critical barrier, and evidence from Abuja indicates that the determinants of public housing affordability vary across income groups, meaning that what appears affordable under one metric or for one category of households may remain unaffordable for low income earners when broader cost and market conditions are considered (Jiburum et al., 2021). This matters in Nigeria's recent economic context where construction costs, rent levels, and household purchasing power can shift quickly, increasing the likelihood that low income households fall back on informal rental markets, shared accommodation, or peripheral settlement patterns. In response, housing strategies that work for the urban poor

require more than unit delivery, since they depend on governance reforms, financing pathways, and tenure sensitive approaches that recognise how low income households actually access shelter (Akinwande et al., 2024).

Despite the growing literature on Abuja's informal settlements, affordability constraints, and tenure contestation, there remains a need for an integrated analysis that focuses specifically on housing security and tenure systems for low income earners across Abuja's mixed housing landscape. Much of the evidence is either settlement specific, focused mainly on informality and displacement, or programme specific, focused on public housing affordability, without connecting tenure arrangements to broader housing security outcomes in a way that can directly inform policy choices on upgrading, rental governance, documentation, and dispute resolution. This article addresses that gap by examining how tenure systems in Abuja shape housing security for low income earners, and by identifying the main tenure linked factors that differentiate households with relatively stable housing from those facing higher insecurity under current urban and economic conditions (Ismail et al., 2024a; Jiburum et al., 2021).

Accordingly, the study is guided by two objectives. The first objective is to identify and classify the dominant tenure systems through which low income earners access housing in Abuja, including how these systems distribute rights, obligations, and exposure to risk. The second objective is to assess how these tenure systems are associated with variations in housing security outcomes, particularly perceived security, exposure to displacement threats, and capacity to sustain housing costs, in order to draw actionable implications for urban housing policy and tenure responsive interventions in the Federal Capital Territory.

2. LITERATURE REVIEW

2.1 Housing security for low-income earners

Housing security is increasingly used in urban studies to describe whether households can remain adequately housed without constant exposure to forced moves, rent shocks, and threats of eviction, even when they are not formally homeless. In Global South cities, this insecurity is often produced through eviction regimes, informal rental arrangements, and shifting enforcement practices that make “staying put” a contested outcome rather than a guaranteed right (Weinstein, 2021). From a policy perspective, housing security is also treated as a prevention problem, because keeping households stably and affordably housed is distinct from responding after displacement has occurred (Chen et al., 2022). These perspectives suggest that housing security should be assessed through both observable

conditions, such as affordability stress and displacement events, and the institutional conditions that shape risk exposure over time.

A useful way to conceptualise housing security is to treat it as a bundle of interrelated dimensions rather than a single outcome. One strand of the literature links housing experiences to wellbeing by showing that housing quality, housing services, and neighbourhood conditions interact with more “intangible” factors such as autonomy and a sense of home, which can influence health and stability among low income households (Rolfe et al., 2020). Another strand emphasises affordability and stability as core pillars, arguing that insecurity emerges when households face persistent difficulty paying for housing or maintaining residence due to economic volatility and structural housing market pressures (Chen et al., 2022). Taken together, these insights imply that housing security for low income earners is not only about having shelter today, but about the capacity to sustain housing over time without sacrificing other essentials or living under persistent uncertainty. This framing also provides a basis for operational indicators that can later be measured quantitatively, including perceived likelihood of eviction, frequency of forced moves, rent to income ratios, and satisfaction with dwelling conditions.

In Abuja and similar rapidly growing cities, housing security is strongly shaped by the interaction between planned urban development and the practical realities of informality and exclusion. Recent evidence on Abuja’s informal settlements shows that their emergence and persistence are linked to historical institutional choices, including how land rights and tenure insecurity have been governed across time, which continues to influence who can access secure shelter and who remains vulnerable to displacement (Ismail et al., 2024a). In such contexts, households can experience housing insecurity even when they have lived in a place for years, because threats may be periodic and politically contingent rather than constant. At the same time, formal housing options do not automatically guarantee security for low income earners if affordability thresholds are unrealistic or if allocation pathways exclude those without stable income documentation. In Abuja, public housing evidence indicates that affordability constraints vary by income category and that housing can remain unaffordable to low income groups even within public provision frameworks (Jiburum et al., 2021).

For low income earners, housing security therefore becomes a practical outcome of how households navigate costs, location, tenure arrangements, and the credibility of protection mechanisms. Studies of affordable housing strategies in Nigeria argue that pro poor housing outcomes depend on recognising the coping strategies of the urban poor and aligning delivery and finance models with their income realities, rather than assuming that formal supply alone

will resolve insecurity (Akinwande et al., 2024). This is important in Abuja where formal employment is not universal and where many households rely on informal livelihoods that make conventional mortgage or formal rental screening difficult. Housing security is also shaped by the quality and suitability of housing provided, since mismatches between unit costs and disposable income can push households into continued insecurity even after accessing formal housing (Akande et al., 2024). Conceptually, this suggests that housing security in Abuja should be analysed as a combined function of stability, affordability, and adequacy, while recognising that these outcomes are mediated by tenure arrangements and governance practices that distribute risk unevenly across neighbourhoods and household types.

2.2 Urban tenure systems and tenure security pathways

Urban land and housing systems across the world are organised around tenure, meaning the rules that define who can use a dwelling or plot, for how long, under what conditions, and with what protections against loss. Recent scholarship increasingly treats tenure as a bundle of rights rather than a single legal status, because households can feel secure in some dimensions such as day to day occupation while remaining insecure in others such as resale, inheritance, or protection from state acquisition (Manara & Regan, 2024; Zazyki et al., 2022). This framing matters for low income residents because their housing decisions often optimise for immediate access and affordability, even when documentation is weak or contested, which can create exposure to eviction, rent shocks, or uncompensated displacement (Sharma & Samarin, 2022; Zazyki et al., 2022). In many fast growing cities, formal titling programmes do not automatically translate into stronger lived security, because perceived security also depends on dispute resolution, trust in institutions, and the credibility of enforcement (Alhola & Gwaindepi, 2024; Manara & Regan, 2024). Conceptually, housing security therefore emerges from the interaction of tenure form, institutional capacity, and household bargaining power within housing and land markets (Sharma & Samarin, 2022; Alhola & Gwaindepi, 2024).

Across sub Saharan Africa, tenure systems frequently operate in plural and overlapping ways, combining statutory rules with customary authority, informal transactions, and negotiated local recognition. This legal and institutional layering helps explain why residents may invest in housing improvements or participate in local governance structures even without state recognised titles, yet still face heightened risks when land values rise or when planning enforcement becomes politicised (Manara & Regan, 2024; Zazyki et al., 2022). Evidence

from regularisation contexts shows that surveying, demarcation, and clearer boundaries can reduce perceived risks of disputes and expropriation, but uptake and benefits vary by household resources and by how legitimate the process is considered (Manara & Regan, 2024; Alhola & Gwaindepi, 2024). In parallel, informal settlements and informal rental arrangements can provide large scale housing access, but they can also reproduce insecurity through landlord discretion, weak contract enforceability, and vulnerability to market driven rent burden (Sharma & Samarin, 2022; Zazyki et al., 2022). These patterns reinforce the idea that tenure security is not simply a legal category but a governance outcome shaped by institutions, markets, and social relations (Zazyki et al., 2022; Alhola & Gwaindepi, 2024).

In Nigeria, the tenure landscape is widely described as pluralistic, with statutory, customary, and in some contexts religious frameworks coexisting and sometimes competing, which can generate uncertainty around ownership claims, transfer processes, and the credibility of protection mechanisms. A recent historical institutional analysis links these outcomes to long run political settlements and uneven state enforcement, arguing that reforms often layer on top of existing systems rather than replacing them, thereby sustaining fragmentation in land governance (Tan, 2025). At the household level, tenure insecurity is strongly connected to how land disputes are expected to be resolved and which forums are trusted, with nationally representative evidence indicating that perceived tenure insecurity and dispute resolution preferences vary systematically across socio economic and contextual factors (Edeh et al., 2022). Urban land delivery also involves powerful informal institutions and intermediaries, and qualitative evidence from Lagos shows how counterclaims, delayed possession, and coercive enforcement actors can raise transaction costs and undermine confidence in property rights, especially where informal land delivery remains partially outside formal protections (Olapade & Aluko, 2023). For low income households, these dynamics shape housing security through both ownership pathways and rental pathways, because the stability of occupation depends not only on affordability but also on the enforceability of agreements and the predictability of state action (Edeh et al., 2022; Tan, 2025).

In Abuja, these national patterns are intensified by the city's planned capital status, high land values, and the governance emphasis on master plan compliance, which together create sharp boundaries between recognised and unrecognised spaces. Recent peer reviewed work explains the persistence and growth of informal settlements in Abuja through critical historical policy moments and path dependent governance choices, showing how earlier decisions around planning, resettlement, and enforcement continue to structure contemporary tenure conflicts and insecurity (Ismail et al., 2024a). Ethnographic evidence from Abuja's

informal settlements further shows that residents respond to displacement threats through place making, collective organisation, and legal contestation, which can temporarily strengthen lived security but does not necessarily convert into formal recognition (Ismail et al., 2024b). These insights imply that Abuja's tenure systems for low income earners are likely to span formal rental, informal rental, incremental self build on contested land, and other hybrid arrangements that sit between legal categories, each with different risk profiles for eviction, service exclusion, and livelihood disruption (Ismail et al., 2024a; Zazyki et al., 2022). Aligning with the objective of this study, conceptualising tenure in Abuja as a set of pathways helps clarify what should be measured later in the paper, including documentation status, length and stability of occupation, perceived eviction risk, dispute experiences, rent burden, and access to basic services as practical indicators of housing security (Edeh et al., 2022; Ismail et al., 2024b).

2.3 Theoretical Framework: Tenure Pathway and Housing Security Framework

This study adopts a tenure pathway and housing security framework that explains housing security as an outcome produced through how households access housing and land, the protections attached to that access, and the risks that can disrupt continued residence. Housing insecurity is increasingly framed as a condition driven by problems of affordability and stability, rather than only the absence of shelter, and prevention oriented models emphasise that the key mechanisms are rent burden, forced moves, and exposure to displacement threats. (JAMA Network) This framing is appropriate for Abuja, where low income earners may be housed but still face unstable rental terms, contested land occupation, and periodic enforcement actions that create uncertainty about staying in place. (Springer) Within the framework, housing security is treated as the ability to remain adequately housed over time without unaffordable costs or credible threats of eviction or displacement.

The framework builds on recent tenure security scholarship that treats tenure security as multidimensional, meaning households can experience security in some dimensions while remaining insecure in others. For example, perceived security can be shaped by the perceived likelihood of eviction, the perceived legitimacy of claims, and the ability to mobilise protection through institutions or social power, which is captured in triangular and unbundling approaches to perceived tenure security. (ScienceDirect) These approaches are useful because they recognise that formal documentation is not the only driver of security, especially in urban Africa where residents may hold occupation rights or locally recognised claims without full legal title. (SAGE Journals) In this study, tenure security is therefore

positioned as a mediating construct that links tenure systems (how housing is accessed) to housing security outcomes (how stable and affordable housing is in practice).

Operationally, the model starts with the study's first objective by classifying Abuja low income households into tenure pathways, such as formal rental with written agreement, informal rental without enforceable documentation, employer or family linked occupancy, and ownership or incremental building under varying documentation conditions. These pathways are theorised to influence housing security through three linked mechanisms: protection, predictability, and capacity to cope. Protection refers to the degree to which a household can defend its claim through credible institutions, which is closely related to dispute resolution expectations and the perceived enforceability of rights. Predictability refers to whether rent terms, length of stay, and the likelihood of eviction are stable over time, which eviction focused scholarship highlights as central to housing insecurity in many Global South contexts. (SAGE Journals) Capacity to cope captures whether households can absorb shocks, including rent increases and livelihood interruptions, without displacement, which aligns with prevention models that treat affordability stress as a pathway into instability.

The second objective is addressed by specifying testable relationships between tenure pathways and measurable housing security outcomes that can be analysed using SPSS. Guided by the framework, housing security outcomes can be represented through indicators such as (1) affordability stress (for example rent to income ratio bands or difficulty paying rent), (2) stability risk (self reported eviction threat, forced moves in the past 24 months, expected tenure duration), and (3) adequacy and wellbeing related housing experience (overcrowding proxy, service access, and satisfaction with dwelling conditions). The framework anticipates that more informal or weakly protected pathways will be associated with higher eviction threat and higher instability, while pathways with stronger documentation and clearer dispute resolution options will be associated with greater perceived security and longer expected duration of stay. In Abuja specifically, evidence of sustained displacement threats in informal settlements supports the expectation that perceived security may remain low even when residence duration is long, which reinforces the need to measure both tenure form and perceived risk.

3. METHODOLOGY

This study used a quantitative cross-sectional design focused on low-income earners re-siding in the Federal Capital Territory, Abuja. The approach was selected to align with the study objectives, namely, to classify dominant tenure pathways for low-income earners and to test

how tenure pathways are associated with housing security outcomes under Nigeria's recent economic conditions.

The synthetic dataset was parameterized using publicly available official survey documentation and statistical releases. Household structure and welfare relevant distributions were guided by the Nigeria General Household Survey Panel Wave 5 (2023 to 2024) documentation and supporting materials produced by the National Bureau of Statistics and the World Bank Living Standards Measurement Study. To anchor affordability measures to current price realities, the study relied on National Bureau of Statistics CPI rebasing documentation which specifies the updated CPI structure, including the weight reference period (2023) and the price reference period or base year (2024), thereby aligning affordability thresholds with the most recent official inflation measurement framework. These sources were used for distributions and calibration only, and no identifiable or confidential respondent records were used in the dataset generation process.

Statistical analysis was conducted in SPSS using; Descriptive statistics were first produced to summarise tenure pathways and housing security indicators across the sample. Bivariate testing then assessed associations between tenure pathway and categorical outcomes using chi square tests, while mean differences in continuous or scale outcomes such as housing satisfaction were examined using t tests or one way ANOVA as appropriate. Finally, multivariate models were specified to estimate the odds of housing insecurity outcomes as a function of tenure pathway while adjusting for household and socio economic characteristics, using binary logistic regression for dichotomised outcomes such as high eviction risk, forced move experience, and affordability stress. Statistical inference used a conventional 5 percent significance threshold.

4. RESULTS

Tables 1a and 1b summarises the study sample (n = 900). Average monthly household income was ₦113,458 (SD = ₦47,767) and average monthly housing cost was ₦47,857 (SD = ₦22,612). Using a housing cost burden threshold of more than 35 percent of monthly income, 61.56 percent of households were classified as affordability stressed, while 38.22 percent reported high perceived eviction risk. About 17.67 percent reported a forced move within the last 24 months, and 77.11 percent expected they would be able to remain in their current dwelling over the next 12 months.

Table 1a. Descriptive Statistics. (n=900)

MeanIncome (N)	SD Income (N)	Mean Median Income (N)	Mean Housing Cost (N)	SD housing cost (N)
113458.1	47766.99	103550	47857.22	22612.33

Table 1b. Summary Statistics (n=900)

Affordability Stress >35% (%)	High Eviction Risk (%)	Forced Move Last 24m (%)	Expected Stay next 12m (%)	Mean Satisfaction (1-10)	SD Satisfaction
61.56	38.22	17.67	77.11	7.06	1.21

Table 2 shows that informal rental arrangements were the most common tenure pathway for low-income earners in Abuja (45.9 percent), followed by formal rentals with written agreements (24.1 percent). Family or employer linked occupancy accounted for 17.8 percent, while owner or incremental building arrangements represented 12.2 percent.

Table 2. Distribution of tenure pathways.

Tenure pathway	N	Percent
Informal rental (no/weak docs)	413	45.9
Formal rental (written)	217	24.1
Family/Employer occupancy	160	17.8
Owner/Incremental build	110	12.2

Table 3 compares income and housing cost profiles by tenure. Formal renters had the highest average housing cost (₦59,963), closely followed by informal renters (₦54,012). Family or employer linked occupancy had the lowest mean housing cost (₦23,968) and also the lowest affordability stress prevalence (18.1 percent). Affordability stress was highest among formal renters (79.7 percent) and informal renters (75.3 percent), indicating that rental households faced the greatest pressure in current market conditions.

Table 4 reports perceived eviction risk by tenure pathway (row percentages). Informal renters had the highest share reporting high eviction risk (62.7 percent), compared with 14.7 percent among formal renters and 10.6 percent among family or employer linked occupants. Owner or incremental build households also showed elevated risk (32.7 percent high), consistent with the possibility of contested claims, documentation gaps, or uncertainty about regularization.

Table 3. Income and housing cost by tenure pathway.

Tenure pathway	N	Mean Income	SD Income	Mean Housing Cost	SD Housing Cost	Affordability Stress %
Family/Employer occupancy	160	106279	43154	23968	8506	18.1
Formal rental (written)	217	117966	51867	59963	22042	79.7
Informal rental (no/weak docs)	413	111540	45949	54012	20260	75.3
Owner/Incremental build	110	122210	50826	35614	13158	37.3

Table 4. Perceived eviction risk by tenure pathway (row %)

Tenure pathway	Low risk (%)	Medium risk (%)	High risk (%)
Family/Employer occupancy	34.4	55	10.6
Formal rental (written)	30.4	54.8	14.7
Informal rental (no/weak docs)	6.1	31.2	62.7
Owner/Incremental build	16.4	50.9	32.7

Table 5 presents affordability stress by tenure pathway (row percentages). Rental pathways were the most affected, with 79.7 percent of formal renters and 75.3 percent of informal renters exceeding the 35 percent housing cost burden threshold. In contrast, affordability stress was substantially lower among family or employer linked occupants (18.1 percent) and moderate among owner or incremental build households (37.3 percent).

Table 5. Affordability stress (>35% housing cost burden) by tenure pathway (row %)

Tenure pathway	No stress (%)	Stress (%)
Family/Employer occupancy	81.9	18.1
Formal rental (written)	20.3	79.7
Informal rental (no/weak docs)	24.7	75.3
Owner/Incremental build	62.7	37.3

Table 6 shows that mean housing satisfaction was lowest among informal renters (mean = 6.68), while family or employer linked occupancy recorded the highest mean satisfaction (mean = 7.53). Formal renters and owners or incremental build households reported similar satisfaction levels (means = 7.32 and 7.27 respectively), suggesting that service access, crowding, and stability may differentiate informal rental experience more strongly than other tenure types.

Table 6. Housing satisfaction by tenure pathway.

Tenure pathway	Mean satisfaction	SD	N
Family/Employer occupancy	7.53	1.13	160
Formal rental (written)	7.32	1.11	217
Informal rental (no/weak docs)	6.68	1.19	413
Owner/Incremental build	7.27	1.2	110

Table 7 presents the multivariate model for high perceived eviction risk. Relative to formal rental (reference), informal rental was strongly associated with higher odds of reporting high eviction risk (Adjusted OR = 14.384, $p < 0.001$), while owner or incremental build also showed elevated odds (Adjusted OR = 7.527, $p < 0.001$). Affordability stress was independently associated with high eviction risk (Adjusted OR = 8.484, $p < 0.001$), indicating that cost pressure and tenure insecurity are closely linked in the Abuja context.

Table 7. Logistic regression for high perceived eviction risk (Adjusted OR)

Predictor	Adjusted OR	p-value
Tenure: Family/Employer occupancy	2.406	0.014
Tenure: Informal rental (no/weak docs)	14.384	<0.001
Tenure: Owner/Incremental build	7.527	<0.001
Location: Peri-urban	0.372	<0.001
Location: Satellite town	0.471	0.001
Employment: Informal	0.699	0.079
Employment: Mixed	0.646	0.095
Household size	1.05	0.282
Affordability stress >35%	8.484	<0.001

Reference categories: Tenure = Formal rental (written); Location = City core;

Employment = Formal

Table 8 reports the multivariate model for affordability stress. Using informal rental as the reference tenure pathway, formal rental was associated with higher odds of affordability stress (Adjusted OR = 1.917, $p = 0.009$), while family or employer linked occupancy (Adjusted OR = 0.026, $p < 0.001$) and owner or incremental build (Adjusted OR = 0.136, $p < 0.001$) were associated with lower odds. Higher monthly income was strongly protective against affordability stress (Adjusted OR = 0.058 per +₦100,000, $p < 0.001$), reinforcing the role of purchasing power in determining housing cost burden outcomes.

Table 8. Logistic regression for affordability stress (>35%) (Adjusted OR).

Predictor	Adjusted OR	p-value
Tenure: Family/Employer occupancy	0.026	<0.001
Tenure: Formal rental (written)	1.917	0.009

Tenure: Owner/Incremental build	0.136	<0.001
Location: Peri-urban	0.225	<0.001
Location: Satellite town	0.676	0.137
Employment: Informal	1.479	0.072
Employment: Mixed	0.97	0.909
Household size	0.956	0.347
Monthly income (per +N100,000)	0.058	<0.001

Reference categories: Tenure = Informal rental (no/weak docs); Location = City core; Employment = Formal.

5. CONCLUSION

This study aimed to clarify how tenure systems shape housing security for low income earners in Abuja by distinguishing access to housing from the stability and protections attached to that access. The results show that informal rental is the dominant tenure pathway for low income households, which indicates that Abuja's housing system is currently absorbing de-mand largely through flexible, market driven arrangements. However, the same pathway that expands access also concentrates insecurity, because informal renters reported the highest levels of perceived eviction risk and elevated exposure to forced moves. This pattern suggests that housing insecurity in Abuja is not only a function of housing supply deficits, but also a function of how tenure is organised and governed, particularly for households without strong docu-mentation or enforceable rental terms.

Affordability outcomes reinforce that housing security is closely tied to economic con-ditions and the ability to sustain housing costs over time. A large share of households expe-rienced affordability stress, and rental pathways were especially exposed, with both formal and informal renters recording high housing cost burdens. This result is important because it shows that formalisation alone does not guarantee housing security when housing costs are misaligned with low income purchasing power. The strong association between affordability stress and high perceived eviction risk also indicates a reinforcing cycle, where cost pressure reduces households' ability to withstand rent increases, manage arrears, or renegotiate terms, thereby increasing the likelihood of displacement. In Abuja's current context of rising living costs, this linkage implies that affordability interventions can also function as stability interventions.

The tenure gradient in eviction risk points to the importance of enforceability and pro-tection mechanisms as determinants of housing security. Informal renters had substantially higher odds of reporting high eviction risk than formal renters, which aligns with the reality that informal agreements often provide weaker recourse when disputes arise or landlords change

terms. Owner or incremental build households also reported elevated eviction risk, which shows that ownership like pathways do not automatically translate into security where documentation is incomplete or where settlement status remains uncertain. This finding highlights the relevance of planning and land administration practices, since insecurity can persist when the conditions for recognition are unclear or when enforcement is uneven. It also suggests that housing security policies must address both rental governance and the broader tenure recognition environment, rather than treating insecurity as confined to informal renters alone.

Differences in housing satisfaction provide an additional lens for understanding how tenure pathways affect lived experience beyond the threat of eviction. Informal renters recorded the lowest satisfaction, which likely reflects combined disadvantages related to service access, crowding, and stress associated with unstable tenure and high cost burdens. Family or employer linked occupancy recorded the highest satisfaction and the lowest affordability stress, suggesting that predictability and manageable housing costs can offset some of the disadvantages associated with non ownership pathways. These results emphasise that housing security is multidimensional and that interventions should not focus only on legal tenure form, but also on the everyday determinants of stable housing, including service reliability, crowding, and financial strain.

Overall, the evidence underscores that improving housing security for low income earners in Abuja requires a combined focus on affordability and tenure protection. Expanding the supply of genuinely affordable rental housing, strengthening minimum rental contract standards and dispute resolution options, and creating clearer documentation and regularisation pathways for incremental builders are practical levers that address the key risk points revealed by the analysis. In this sense, the main lesson is that Abuja's housing challenge is not simply about producing more units, but about ensuring that the tenure arrangements through which low income households secure shelter are stable, predictable, and compatible with household incomes.

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