

## Socio-Economic Factors, Housing Quality, and Livability in Selected Neighbourhoods of Jos North Local Government Area, Plateau State, Nigeria

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*This study examines the interplay between socio-economic factors, housing quality, and liveability in selected neighbourhoods of Jos North Local Government Area, Plateau State, Nigeria. The research assesses household income sufficiency, coping strategies for income inadequacy, housing quality, and their impacts on economic activities and resident satisfaction. The research utilised a quantitative, descriptive approach and utilised survey data collected from 331 respondents across two neighbourhoods Utan Village and ECWA Staff Neighbourhood. Descriptive statistics such as frequencies and percentages were used to analyse the data collected. Results reveal significant disparities, with only 47% of Utan Village households reporting sufficient income compared to 83.7% in ECWA Staff Neighbourhood, correlating with differences in housing quality and perceived liveability. Loans and supplementary work emerged as primary coping mechanisms for income insufficiency, highlighting financial constraints as major barriers to housing improvement. The study finds that better housing quality positively influences economic productivity and resident well-being, whereas substandard housing detracts from these outcomes. The limitations include the potential undercounting of housing units resulting from incomplete administrative records. These findings reinforce the critical role of income sufficiency and housing quality in shaping urban liveability and suggest policy interventions focused on affordable housing finance, infrastructure improvement, and equitable resource distribution to enhance quality of life in rapidly urbanising contexts. This research provides valuable localised insights for policymakers and urban planners aiming to address socioeconomic inequalities and improve housing conditions in Nigerian cities.*

**Keywords:** Socio-economic factors, Housing quality, Neighborhood livability, Income sufficiency, Urban housing disparities

### 1.0. Introduction

In rapidly urbanising regions like Jos North Local Government Area, Plateau State, disparities in housing quality and socio-economic conditions are critical determinants of residents' well-being, satisfaction, and economic productivity (Adeoye, 2016; Anierobi et al., 2023). The interplay between these factors has significant implications for social equity, sustainable development, and community satisfaction (Bashari et al., 2019). Urban growth in Jos North has been marked by disparities in income levels, access to infrastructure, and housing conditions, which in turn affect residents' perceptions of liveability and their capacity to engage meaningfully in economic and social activities (Satu and Chiu, 2019). Understanding these dynamics is vital for policymakers, urban planners, and community stakeholders tasked with promoting equitable urban development and enhancing the living standards of diverse populations (Anierobi et al., 2023; Bashari et al., 2019).

Socio-economic factors such as household income, employment status, education, and occupation are foundational elements that influence housing quality and resident satisfaction. Income sufficiency, in particular, shapes the ability of households to secure adequate, safe, and durable housing and to access essential amenities such as potable water, sanitation, and transportation (Sakariyau et al., 2023; Kayode et al., 2021). Studies have shown that low-income households are more likely to inhabit poorly maintained dwellings, rely on substandard building materials, and face difficulties in maintaining adequate services and infrastructure (Mallo and Anigbogu, 2009; Akinola et al., 2024). These challenges are often compounded by

socio-economic inequalities and urban stressors characteristic of developing regions, which exacerbate housing deficits and undermine residents' well-being (Fakere and Duke-Henshaw, 2023).

Housing quality extends beyond physical structures; it encompasses the availability, accessibility, and adequacy of infrastructure and services that promote health, safety, and comfort (Forrest & Kearns, 2001; Galster, 1987). In Jos North LGA, disparities in housing quality reflect the uneven distribution of wealth and public goods, contributing to divergent experiences of neighbourhood satisfaction between more affluent areas like the ECWA Staff Neighbourhood and relatively lower-income areas such as Utan Village. High-quality housing environments support productive economic activities, improve mental and physical health outcomes, and contribute to social stability and cohesion (Jinadu, 2007; Ezeanah, 2020). Conversely, poor housing conditions detected in lower-income neighbourhoods limit residents' productivity and exacerbate vulnerabilities (Oladosu et al., 2015).

Liveability, a multidimensional concept, refers to the degree to which a place supports an individual's health, happiness, and well-being through physical, social, and environmental factors (Mayungbo & Akingbade, 2017; Ezeanah, 2025). Residents' satisfaction with housing and neighbourhood amenities directly informs their perceptions of liveability. Research illustrates that neighbourhood satisfaction influences life satisfaction, especially when residents feel their basic needs, including security, accessibility to services, and social networks, are met (Permentier et al., 2011; López-Ruiz et al., 2021). In Jos North LGA, understanding liveability involves examining how socio-economic disparities affect access to amenities and housing satisfaction across neighbourhoods, highlighting the lived realities of different demographic groups.

This study is important because it addresses critical knowledge gaps concerning the intersection of socio-economic status, housing quality, and perceived liveability in a Nigerian urban context marked by rapid demographic change and growing inequality. While several studies have explored these themes in various settings, there remains a limited empirical, neighbourhood-scale comparative analysis of housing quality and liveability in Jos North. Therefore, contexts such as Jos North LGA present unique challenges linked to insufficient urban infrastructure, uneven distribution of services, and socio-economic stratification (Ibem et al., 2017; Fakere & Duke-Henshaw, 2023; Ezeanah, 2020).

This study therefore fills this gap by focusing on two contrasting neighbourhoods in Jos North. Utan Village and ECWA Staff Neighbourhood. The research elucidates disparities in income sufficiency, coping strategies for housing insufficiency, and the impact of housing conditions on economic activities and satisfaction. Such localised insights provide a foundation for evidence-based policies and targeted urban interventions aimed at reducing inequities and enhancing the quality of life.

Specifically, this study seeks to achieve three key objectives: first, to assess and compare the levels of household income sufficiency and housing quality in Utan Village and ECWA Staff Neighbourhood; second, to analyse how residents cope with income insufficiency and housing challenges, including the strategies they employ; and third, to evaluate the influence of housing quality on residents' economic activities and their perception of liveability. Through these objectives, the research offers a comprehensive understanding of the socio-economic and housing dynamics shaping urban liveability in Jos North LGA.

## **2.0 Methodology**

### *2.1 Study Area*

The study area for this research is Jos North Local Government Area (LGA), Plateau State, Nigeria, focusing on two neighbourhoods: Utan Village and ECWA Staff Neighbourhood. Jos North LGA is situated at the commercial and administrative heart of Jos city and is characterised by diverse socio-economic conditions and urban dynamics. Utan Village is located within Jos North Local Government Area of Plateau State, Nigeria. It lies within the peri-urban fringe of the LGA, between latitudes 9°55'00"N to 10°00'00"N and longitudes 8°50'00"E to 9°00'00"E. The area is approximately 5 kilometers from the city center of Jos, making

it a strategic settlement for rural-urban migrants seeking affordable housing close to the urban core. Utan Village represents a low-income residential area, exhibiting typical challenges such as limited infrastructure and lower housing quality. ECWA Staff Neighborhood is also situated within Jos North Local Government Area of Plateau State, Nigeria. It is located closer to the city center, between latitudes 9°57'00"N to 10°01'00"N and longitudes 8°50'30"E to 8°55'00"E. The neighborhood lies approximately 2 kilometers from the central business district of Jos, making it a well-positioned residential area for professionals and middle-income earners. ECWA Staff Neighbourhood is a relatively high-income area with better access to amenities and improved housing conditions.

These two neighbourhoods were purposefully selected to capture the socio-economic contrasts and their influence on housing quality and livability within the same urban jurisdiction (Figures 1 and 2 show the spatial layout of Utan Village and ECWA Staff Neighbourhood, respectively). The selection of these areas allows for a comparative analysis, which is essential for understanding intra-urban disparities (Rashid et al., 2013). The urban location and socio-economic characteristics of Jos North LGA, coupled with the contrasting conditions of the two neighbourhoods, provide a suitable context for examining how neighbourhood differences affect housing quality and residents' livability.

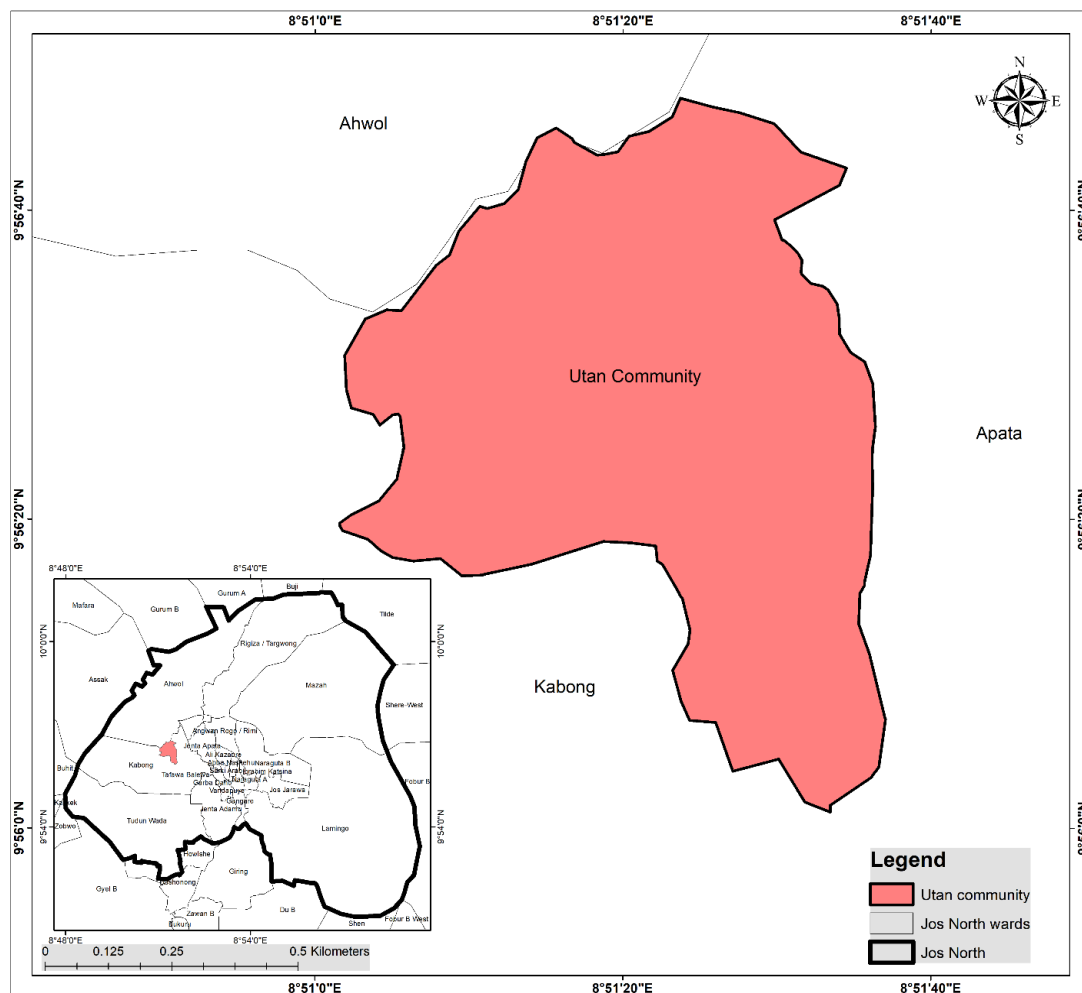


Figure 1: Map of Utan Village  
Source: Authors Construct, 2024.

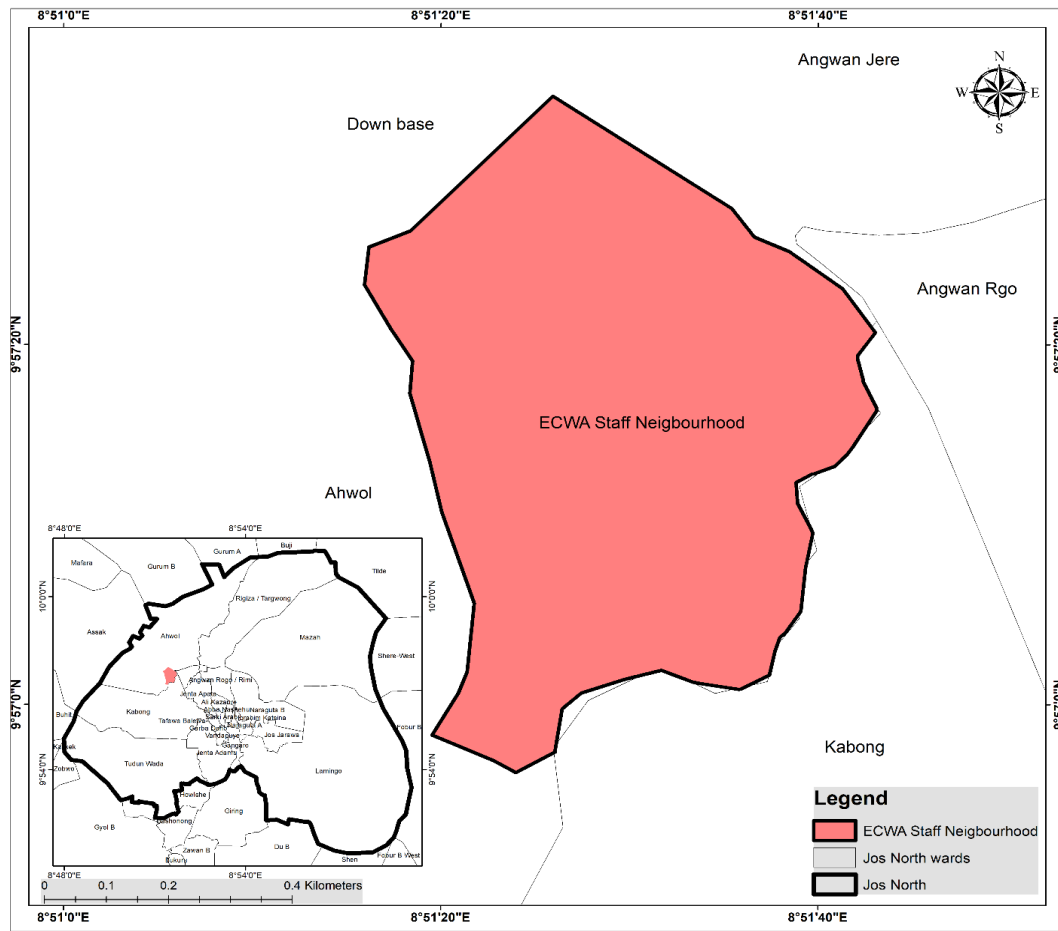


Figure 2: Map of ECWA Staff Neighbourhood.  
Source: Authors Construct, 2024.

## 2.2 Method

This research utilised a quantitative, descriptive approach to examine socio-economic factors, housing quality, and neighbourhood liveability in the Jos North Local Government Area (LGA), Plateau State, Nigeria. A cross-sectional survey was conducted, focussing on households in two purposefully selected neighbourhoods: Utan Village and ECWA Staff Neighbourhood. Utan Village represents a predominantly low-income area characterised by limited infrastructure and lower-quality housing, whereas ECWA Staff Neighbourhood is a relatively high-income area with better access to amenities and improved housing conditions.

The primary data constituted the principal source of information for this research. The primary data collection tool was a structured, face-to-face questionnaire that was administered to household heads or adult members in both neighbourhoods. The instrument was designed to obtain data on household income sufficiency, coping strategies for housing inadequacy, housing quality indicators, and perceptions of neighbourhood liveability. The selection of these contrasting neighbourhoods facilitated comparative analysis of socio-economic disparities and their influence on housing and living standards (Rashid et al., 2013). The use of structured questionnaires facilitated the standardised collection of quantitative data essential for statistical analyses, ensuring consistency and reliability (Creswell and Creswell, 2017).

The participants' responses were recorded and subjected to statistical analysis to derive insights into socio-economic factors, housing quality, and neighbourhood likeability in Selected Neighbourhoods of Jos North Local Government Area (LGA), Plateau State, Nigeria. The survey method also allowed capturing Moga and Ezeanah, 2025

perceptions and experiences directly from residents, which provided valuable information about socio-economic and housing conditions.

### *2.3 Sampling*

A stratified random sampling technique was employed to ensure proportional representation in both neighbourhoods. Two neighbourhoods were purposively selected for this study. First, the population was divided into two strata based on neighbourhood, with ECWA Staff Neighbourhood representing the higher-income stratum and Utan Village representing the lower-income stratum. A sampling frame was developed for each neighbourhood using housing unit counts obtained from Google Earth Pro imagery and verified through local administrative and community records. Household units were then randomly selected within each stratum using random number tables or software-generated numbers, producing a final sample of 331 households. The sample size was established in accordance with Roscoe (1975) recommendation of surveying at least 10% of households for community based studies, thereby ensuring adequate coverage for statistical reliability. This sampling approach ensured unbiased selection and representativeness and strengthened the external validity of the study.

### *2.4 Instrument Reliability and Validity*

The reliability of the research instrument was assessed via a pilot study involving 20 households conducted in Anguwan Rogo, a neighbourhood outside the primary study area. Carrying out the pilot in a distinct yet socio-economically comparable neighbourhood is essential to prevent bias in the primary study sample and to verify that the instrument reliably measures the intended constructs under conditions analogous to those of the study area (Taherdoost, 2016). Responses were utilised to determine Cronbach's Alpha ( $\alpha = 0.78$ ), demonstrating strong internal consistency. This indicates that the questionnaire items consistently assessed the same underlying constructs, including perceptions of housing satisfaction and neighbourhood liveability. A Cronbach's Alpha value exceeding 0.7 is typically regarded as acceptable in social research. Validity was established through expert review, triangulation with observation protocols, and verification against secondary data, thereby affirming that the instrument accurately measured the intended variables.

### *2.5 Data Analysis*

Data collected were analysed using descriptive statistics including frequencies, percentages, and bar charts were used to summarise and compare household income sufficiency, coping mechanisms, housing quality, and liveability perceptions between the two neighbourhoods. Findings were interpreted in alignment with theoretical constructs of residential satisfaction and urban liveability as documented in the literature (Forrest and Kearns, 2001; Galster, 1987). The quantitative approach, combined with descriptive comparison which involved calculating frequencies, percentages, and mean scores for variables such as household income sufficiency, coping strategies, housing satisfaction, and access to amenities was used.

This provides a clear picture of the conditions in each neighbourhood. Comparative analysis across neighbourhoods, strengthened the validity of the conclusions drawn regarding socio-economic disparities and their impact on housing and quality of life. These methods align with best practices in urban social research and provide a robust framework to assess the complex relationships that shape urban livelihoods in Jos North LGA.

### *2.6 Ethical Considerations*

The study adhered to strict ethical guidelines for research involving human participants. The Participants were informed about the purpose of the study and were asked to give informed consent before participating. Confidentiality and anonymity were maintained throughout the research and participants were assured that

their responses will be treated with utmost confidentiality, the study was voluntary, with respondents free to withdraw at any point without penalty.

### 3.0 Results and Discussion

#### 3.1 Demographic Characteristics by Neighbourhoods

**Table 1:** Demographic Characteristics of Household Heads

Demographic Variable	Category	Utan Village (n=184)	ECWA Staff Neighborhood (n=147)	Total (n=331)
Age (Years)	30–40	29 (16%)	26 (18%)	55 (16.61%)
	41–50	53 (29%)	40 (27%)	93 (28.10%)
	51–60	68 (37%)	48 (33%)	116 (35.05%)
	61–70	26 (14%)	27 (18%)	53 (16.01%)
	71–80	8 (4%)	6 (4%)	14 (4.23%)
	81+	0 (0%)	0 (0%)	0 (0%)
	Gender			
	Male	146 (79%)	114 (78%)	260 (78.49%)
	Female	38 (21%)	33 (22%)	71 (21.51%)
Marital Status	Single	8 (4%)	21 (14%)	29 (8.76%)
	Married	156 (85%)	102 (70%)	258 (77.95%)
	Divorced	12 (7%)	6 (4%)	18 (5.44%)
	Widowed	8 (4%)	18 (12%)	26 (7.85%)
Primary Source of Income	Formal Employment	82 (44%)	93 (63%)	175 (52.87%)
	Informal Employment	38 (21%)	6 (4%)	44 (13.29%)
	Business/Trade	55 (30%)	33 (23%)	88 (26.56%)
	No Regular Income	9 (5%)	15 (10%)	24 (7.27%)
Level of Education	No Formal Education	18 (10%)	0 (0%)	18 (5.44%)
	Primary Education	36 (19%)	6 (4%)	42 (12.69%)
	Secondary Education	44 (24%)	27 (18%)	71 (21.45%)
	Tertiary Education	86 (47%)	114 (78%)	200 (60.42%)
Monthly Household Income	Below ₦20,000	0 (0%)	0 (0%)	0 (0%)
	₦20,000 – ₦50,000	124 (67%)	33 (22%)	157 (47.43%)
	₦50,001 – ₦100,000	40 (22%)	42 (29%)	82 (24.77%)
	Above ₦100,000	20 (11%)	72 (49%)	92 (27.80%)
Employment Status	Employed Full-time	84 (46%)	102 (69%)	186 (56.19%)
	Employed Part-time	42 (23%)	9 (6%)	51 (15.38%)
	Self-employed	58 (31%)	36 (25%)	94 (28.43%)
	Unemployed	0 (0%)	0 (0%)	0 (0%)
Average Household Size	1–3 people	9 (5%)	87 (59%)	96 (29.00%)
	4–6 people	41 (22%)	54 (37%)	95 (28.68%)
	7–9 people	118 (64%)	6 (4%)	124 (37.46%)
	>9 people	16 (9%)	0 (0%)	16 (4.85%)

**Source:** Field Survey, 2024

Table 1 shows the demographic profile of household heads in Utan Village and the ECWA Staff Neighbourhood. It reveals notable socio-economic and household disparities, which have implications for urban planning and housing policy. The predominant age group of household heads is 41–60 years, with Utan Village at 29% and ECWA Staff at 27%. This statistic indicates a robust workforce contributing to housing demand and economic activity. Male-headed households constitute approximately 78–79% in both regions,

indicative of prevailing traditional Nigerian norms. In contrast, the 21% of female-headed households highlight the necessity for inclusive housing strategies. Married households constitute the majority (Utan Village 85%; ECWA Staff 70%).

Significant disparities were identified in the income and employment patterns of both neighbourhoods, with 63% of residents in the ECWA Staff Neighbourhood having formal employment. Of the residents, 51% had formal employment while in Utan Village, while informal employment and business/trade were substantial. This analysis indicates that the economic stability and planning requirements varied. Also, there were significant disparities in educational attainment in both neighbourhoods, with Utan Village having 47% and the ECWA Staff having 78%. These disparities align with Weje et al. (2018), who reveal that income, occupation, and education impact residents' perceptions of liveability and neighbourhood quality. Utan Village is characterised by a predominance of low-income households, with 67% earning between ₦20,000 and ₦50,000, and 64% consisting of large households of 7 to 9 individuals.

ECWA Staff Neighbourhood exhibits higher income levels, with 49% of households earning above ₦100,000, in contrast to 20 (11%) being earned in Utan village. This reveals a pronounced socio-economic disparity that reveals housing quality, household income sufficiency, perceived liveability and coping strategies in selected neighbourhoods in Jos North LGA. In ECWA Staff Neighbourhood it reveals that the capacity to afford adequate housing, invest in better building materials, maintain dwellings, and secure access to basic services is greater, whereas the predominantly low-income context in Utan Village households is constrained to lower-quality housing, overcrowding, and deferred maintenance, which aligns with Mohit & Sule (2016) that income strongly conditions housing outcomes and urban liveability in Nigerian cities. Furthermore, income insufficiency may force the residents to adopt coping strategies that are stressful (Dewilde, 2021).

Socio-economic disparities are reinforced by the employment status of the residents in both neighbourhoods. In Utan Village (31%). Self-employment is more evident, while in ECWA Staff (69%), full-time employment is more common. According to Jiboye (2004), the findings reveal a connection among several variables, including marital status, income level, educational attainment, employment status, age, and gender. Emankhu & Ubangari (2017) and Olayiwola and Ajala (2022) highlight the need for housing policies that are both context-sensitive and sustainable.

### 3.2 Household Income Sufficiency by Neighbourhood

Table 2: Household Income Sufficiency

Response	Utan Village	ECWA Staff Neighbourhood	Total
Sufficient	86 (47%)	123 (83.7%)	209 (63.1%)
Insufficient	98 (53%)	24 (16.3%)	122 (36.9%)
Total	184	147	331

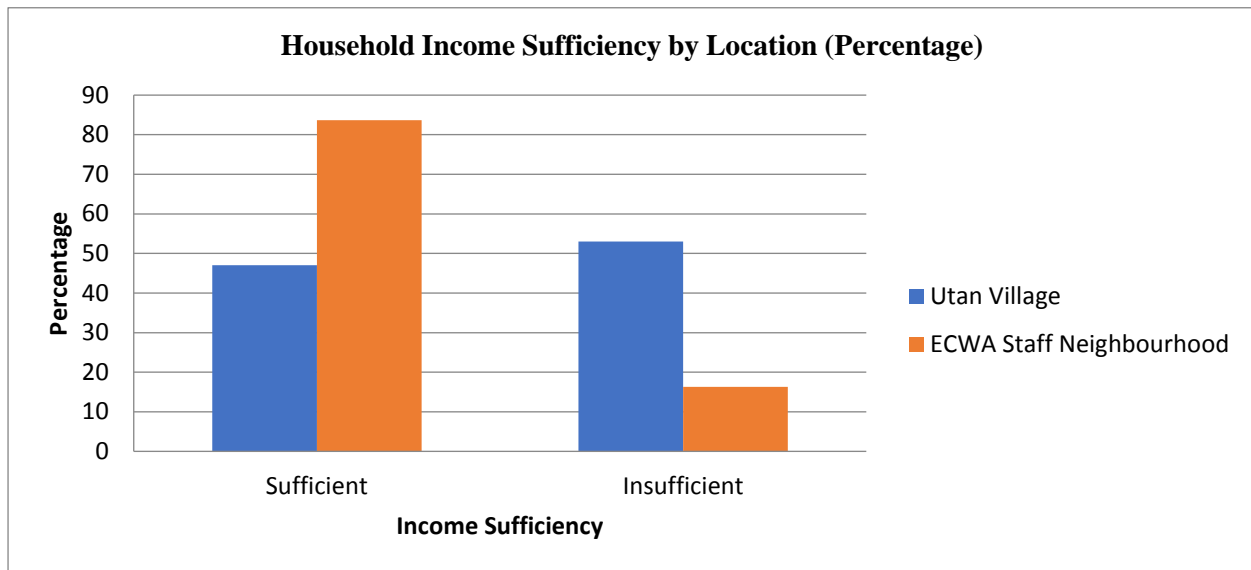


Figure 1: Household Income Sufficiency

Source: Field Survey, 2024

Figure 1 and Table 2 shows the sufficiency of household incomes across the two neighbourhoods. In Utan Village, 47% of households reported that their income was sufficient, while 53% indicated insufficiency. Conversely, 83.7% of households in ECWA Staff Neighbourhood reported sufficient income, leaving only 16.3% facing insufficiency. Furthermore, 63.1% of respondents reported sufficient income, while 36.9% faced income insufficiency. In Utan village the data indicates that a substantial number of the residents face economic challenges that could affect their ability to access adequate housing, basic services, and other requirements that contribute to standard of living and liveability.

The two neighbourhoods exhibit noticeable income differences. In Utan Village, there is greater income insufficiency, as shown in Table 2, aligning with other studies (Sakariyau et al., 2023; Lawal et al., 2025). There is a mismatch between housing provisions and disposable income among low-income earners, which affects liveability (Akande et al., 2025). Residential satisfaction is multidimensional, shaped by dwelling attributes. In Nigerian urban areas, financial constraints often result in dependence on informal housing and inadequate public services, affecting residents' satisfaction (Fakere & Duke-Henshaw, 2023). Oladosu et al. (2015) specifically examined residential satisfaction in segregated urban Jos, Nigeria, finding that environmental degradation and poor public amenities lower satisfaction levels. The income sufficiency data reflect the socio-economic divide between various neighbourhoods and indicate how income inequality can impact housing conditions and the overall quality of life for residents.

### 3.3 Coping Strategies for Housing Insufficiency by Neighbourhoods

Table 3: Coping Strategies for Housing Insufficiency

Response	Utan Village	ECWA Staff Neighbourhood	Total
Loans	132 (72%)	99 (67%)	231 (69.8%)
Extra Work	52 (28%)	48 (33%)	100 (30.2%)
Total	184	147	331

Source: Field Survey, 2024



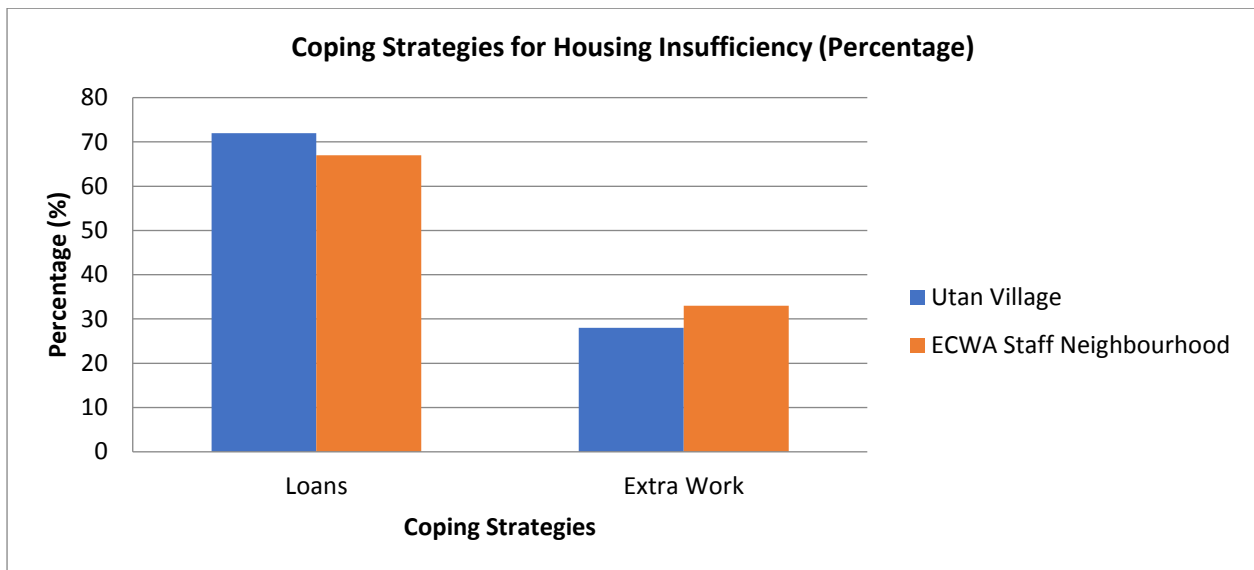


Figure 2: Coping Strategies for Housing Insufficiency

Table 3 and Figure 2 presents the coping strategies households employ to manage housing insufficiency in Utan Village and ECWA Staff Neighbourhood. In ECWA Staff Neighbourhood, 67% of households used loans, and 33% relied on extra work. Across both neighbourhoods, 69.8% of households depended on loans, whereas 30.2% supplemented their income with extra work. Similarly, in Utan Village, the majority of households (72%) relied on loans, while 28% engaged in extra work to supplement their income. This strategy, which involves generating supplementary income for low-cost materials or labour, may not always lead to long-term improvements in housing quality because it can involve substandard materials or informal construction methods (Awe & Afolabi, 2017; Jolaoso & Adekoyejo, 2017). Globally, we observe similar issues; in Nepal, for instance, the inadequate enforcement of building codes leads to structural problems in low-income housing (Pokharel & Dahal, 2020).

Findings reveal that financial constraints are a significant barrier to improving housing conditions in these areas. As highlighted by Akanni et al. (2014), Famuyiwa (2025) and Ubani et al. (2024), access to quality building materials and financial resources is essential for housing development. When households cannot afford quality materials upfront, they often rely on loans to finance construction, underscoring the importance of affordable financing options for low-income groups in rapidly urbanising areas like Jos (Ubani & Sam-Amobi, 2024). Thus, addressing the challenges of financing and material quality is essential for improving housing conditions and sustainability in urban areas like Jos.

### 3.4 Impact of Housing Quality on Economic Activities

**Table 4:** Impact of Housing Quality on Economic Activities

Response	Utan Village	ECWA Staff Neighbourhood	Total
Positive Impact	68 (37%)	114 (78%)	182 (55.0%)
Negative Impact	108 (59%)	33 (22%)	141 (42.5%)
No Impact	8 (4%)	0 (0%)	8 (2.4%)
Total	184	147	331

Source: Field Survey, 2024

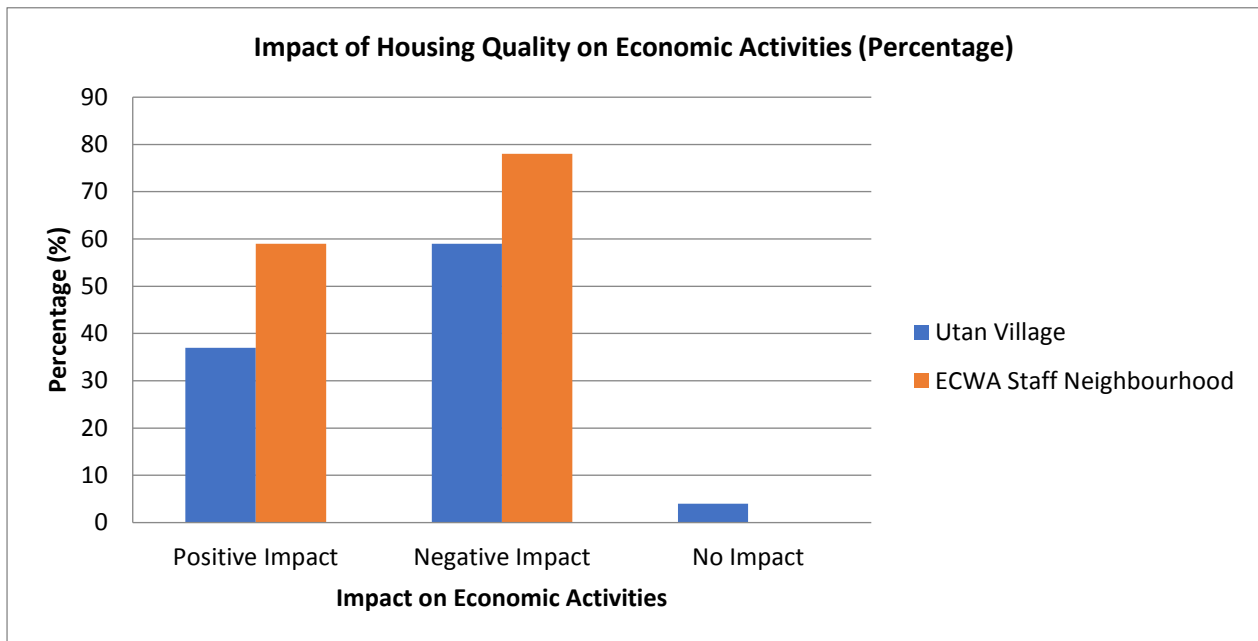


Figure 3: Impact of Housing Quality on Economic Activities

The analysis in Table 4 and Figure 3 demonstrates that housing quality significantly influences economic activities across neighbourhoods in Jos North LGA, with notable variations between Utan Village and ECWA Staff Neighbourhood. In Utan Village, 59% of respondents reported that poor housing conditions negatively affect their economic activities. Inadequate housing characterised by overcrowding, limited infrastructure, and insufficient basic amenities restricts residents' ability to engage fully in productive work or home-based businesses. This aligns with the view that housing affects not only shelter but also economic productivity, as poor housing can undermine physical health, mental well-being, and labour market participation (Olayiwola et al., 2022; Mbazor et al., 2024).

Conversely, 78% of respondents in ECWA Staff Neighbourhood indicated that housing quality positively impacts their economic activities. Stable, well-maintained homes, better infrastructure, and a conducive environment support productivity. Literature shows that high-quality housing enhances physical and psychological well-being, reduces stressors associated with poor living conditions, and boosts economic performance (Kayode et al., 2021; Sakariyau et al., 2023).

Respondents across both neighbourhoods (55%) reported that housing quality positively influenced their economic activities, reinforcing the perspective that housing plays a critical role in socio-economic outcomes (Aalbers et al., 2014; Gambo et al., 2012; Ong et al., 2017; Andreoli et al., 2023). The 2.4% of respondents reporting "no impact" suggests that, for some households, other factors such as income, education, or occupation may be more influential.

Given the disparities observed, housing quality plays a pivotal role in shaping economic activities in Jos North LGA, with well-maintained and adequately serviced homes enhancing productivity, while poor housing conditions limit residents' economic engagement and overall well-being. Addressing infrastructure deficits and improving access to essential services in lower-income neighbourhoods is therefore critical for promoting equitable economic opportunities.

### 3.5 Residents' Perceptions of Livability

Table 5: Satisfaction with Housing Quality

Response	Utan Village	ECWA Staff Neighbourhood	Total
Very Satisfied	8 (4%)	24 (16%)	32 (9.7%)
Satisfied	160 (87%)	117 (80%)	277 (83.6%)
Dissatisfied	16 (9%)	6 (4%)	22 (6.6%)
Very Dissatisfied	0 (0%)	0 (0%)	0 (0%)
Total	184	147	331

**Source:** Field Survey, 2024

Table 5 presents residents' satisfaction with housing quality across the two neighbourhoods. In Utan Village, a substantial 87% of respondents reported being satisfied with their housing. The 87% level of satisfaction reported aligns with several studies highlighting the multifaceted nature of housing quality. For instance, Ezeanah (2021b) found that respondents often define housing quality based on whether they built the house themselves, regardless of whether it includes the necessary facilities to function fully as a home. While 80% of residents in the ECWA Staff Neighbourhood expressed satisfaction. Despite the socio-economic differences between the two areas, the general satisfaction levels remain relatively high. A notable 9% of residents in Utan Village and 4% in the ECWA Staff Neighbourhood expressed dissatisfaction. The higher dissatisfaction in Utan Village likely stems from issues related to overcrowding, substandard building materials, poor environmental quality, and limited infrastructure, which are common challenges in low-income urban settlements.

In contrast, the lower dissatisfaction rate in the ECWA Staff Neighbourhood reflects better housing standards, improved infrastructure, and stronger socio-economic conditions, which contribute to more favourable living environments. The largely positive satisfaction ratings across both neighbourhoods suggest that, while many households consider their housing acceptable, critical underlying problems persist. These include ageing housing stock, environmental stressors, and infrastructural deficits. Factors that have been widely documented in urban housing literature (Awe & Afolabi, 2017; Jiboye, 2004; Isreal, 2022; Olayiwola et al., 2022). Addressing these issues remains essential to improving liveability and ensuring sustainable urban development.

## 4.0 Conclusions

The research demonstrates significant socio-economic disparities and their impact on housing quality, coping mechanisms, economic activities, and perceptions of liveability in Jos North. Residents of the ECWA Staff neighbourhood demonstrated greater income sufficiency, superior housing quality, and enhanced economic productivity. In contrast, individuals in Utan Village experienced income insufficiency, reliance on loans, and substandard housing conditions, which adversely affected their economic outcomes. The disparities demonstrate the importance of income stability, housing quality, and broader socio-economic factors in influencing liveability and well-being. The findings indicate significant challenges in Nigerian urban areas, where informal housing practices and unequal socio-economic conditions exacerbate inequalities in welfare, productivity, and access to services. The findings are consistent with trends identified in developing nations, where insufficient housing and income instability sustain cycles of poverty, diminish economic participation, and obstruct advancements towards Sustainable Development Goal 11 concerning sustainable cities. Future research should investigate the long-term impacts of enhancements in housing quality and income-support interventions on household productivity and social well-being, employing longitudinal or mixed-methods approaches. Continuous monitoring of affordable housing finance mechanisms, infrastructure investments,

and community-based housing initiatives is essential for policy and planning practice to effectively address socio-economic disparities. Private developers and financial institutions must engage more proactively in the provision of affordable housing by offering flexible, low-interest financing options and constructing durable, cost-effective units. Collaboration with communities and planners is essential to improve housing suitability, affordability, and sustainability.

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