



RESEARCH ARTICLE

Incremental Housing Development among University Academics in Nigeria: Incidence and Socio-economic Determinants

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Abstract

Housing remains a major challenge in Africa. In Nigeria, the housing deficit has deepened because of rapid urbanization, weak housing finance systems, and escalating construction costs due to persistent inflation, resulting in incremental housing. Although university academics are generally perceived as financially stable, many still struggle to complete residential building projects within a reasonable time frame. This study investigates the prevalence of incremental housing development among academic staff of the University of Ibadan and examines the socio-economic characteristics that determine their development decisions. A structured survey was administered to 318 lecturers, and data on demographic attributes, housing status, and stages of home construction were analysed using descriptive statistics and regression techniques. Findings indicate that 78.8% of respondents were engaged in incremental housing. The regression results reveal that income level, length of service, and memberships in cooperative societies significantly drive participation in incremental housing ($p < 0.05$), while financial pressure from live-in dependents constitutes a major constraint. The statistical insignificance of education level, gender, and faculty affiliation confirms that housing outcomes within this population are primarily driven by economic capacity and access to credit rather than demographic or disciplinary differences. The findings underscore the financial constraints confronting even formally employed professionals and highlight the need for tailored mortgage products, strengthened cooperative financing, and institutional housing schemes targeted at moderate-income university staff.

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1. INTRODUCTION

Access to adequate housing remains a major challenge in Nigerian cities, where rapid urban growth and inflation continue to stretch household finances. This pressure is evident in the large number of uncompleted residential buildings scattered across both established and developing neighbourhoods in many Nigerian cities. These partially built structures awaiting completion affect land-use efficiency, infrastructure planning, neighbourhood aesthetics, and the overall pace of urban development. For planners, the spread of stalled housing developments highlights the link between household financial capacity and urban spatial results.

University academics occupy a unique position within Nigeria's housing market. Although they are generally classified as middle-income earners, the majority cannot afford the housing units that are targeted at their income bracket (Babatunde, Awofodu & Oladunmoye, 2020). Consequently, many academics remain

reliant on rented accommodation, and even those units that meet acceptable standards of quality and infrastructure tend to be located far from central business districts, forcing a trade-off between housing standard and proximity to the workplace and placing additional strain on their income (Nnametu & Emoh, 2020). Furthermore, mortgage financing in Nigeria remains largely inaccessible to a significant proportion of the population, particularly low- and middle-income earners. (Ojo, Adeleke & Jogunola, 2022). Key challenges include high interest rates, stringent lending requirements, low-income levels, inadequate long-term funding, inefficient land titling and property registration systems, and lengthy loan processing procedures. These constraints have limited mortgage uptake, reduced homeownership opportunities, and weakened the contribution of mortgage finance to addressing Nigeria's housing deficit. Despite the good objectives of the National Housing Fund (NHF), to improve access to affordable mortgage financing through low-interest, long-term loans, its impact has fallen short of expectations due to persistent implementation constraints, limiting its ability to effectively address the country's housing needs (Okongwu, Okolie, Obodoh & Uche, 2025)

While studies have reported positive effects of workplace accommodation on lecturers' productivity and job performance, many academics reside off campus because of inadequate housing and supporting infrastructure within university campuses (Lindsay & Fuentes, 2022; Ademakinwa & Adenubi, 2024). As a result of these constraints, many depend on cooperative savings, personal funds, and informal loans to fund housing. This forces most to build in stages, as their resources cannot cover the capital-intensive demands of building a house in one uninterrupted phase.

Despite its visibility in Ibadan, the largest city in West Africa (Falola, 2023), little empirical attention has been given to its incidence among academics, even though this group, as salaried middle-income professionals with limited access to mortgage financing, is particularly likely to rely on incremental building as a pathway to homeownership. Drawing on Egharevba's (2024) evidence that university growth significantly shapes the spatial expansion of Ekpoma, it can be argued that the distinctive socio-economic status and concentration of academic staff position them as critical actors in local land and housing markets. As a result, their residential location choices and step-by-step housing development strategies can influence neighbourhood growth, the demand for infrastructure, and patterns of development on the outskirts of university towns.

This study investigates the extent of engagement in incremental housing among academic staff of the University of Ibadan. The University of Ibadan was selected because it is the oldest and one of the largest universities in Nigeria, with a diverse academic workforce spanning different income levels, academic ranks, age groups, and years of service. These characteristics make it a suitable case for examining housing delivery strategies among middle-income professionals in an urban Nigerian setting. The study further examines how factors such as academic rank, income level, years of service, age, and household size influence the initiation, progression, and completion of housing projects. An understanding of these socio-economic characteristics is necessary because they may shape not only the financial capacity of academics to build incrementally, but also the pace and pattern of their housing decisions.

While incremental housing provides a flexible and potentially sustainable pathway to homeownership for middle-income earners, extended construction periods may expose households to rising building costs, funding constraints, and the risk of project abandonment. By analysing the relationship between socio-economic characteristics and construction results, the study explains why some projects advance steadily while others remain incomplete for longer durations. In doing so, it provides evidence that can inform more responsive housing and financing support for university staff and contributes to broader planning discussions on the spatial consequences of incremental development in Nigerian cities.

2. LITERATURE REVIEW

Adeyeni, Olayiwola, Onifade, & Adegbeni (2019) defined incremental building as a household-driven building process for acquiring, extending, improving or servicing a dwelling or group of dwellings over time, and thereby improving the quality of the household members and maximizing their choices of housing design and housing needs. It has long been recognised as a dominant mode of housing production across sub-Saharan Africa. (Bah, Faye, & Geh, 2018; Tusting, Bisanzio, Alabaster, Cameron, Cibulskis, Davies & Bhatt, 2019). Early research framed incremental construction mainly as a coping mechanism among low-income households. More recent literature challenges this view, showing that the practice extends well

beyond informality and poverty to include middle-income and formally employed groups as well (Hamid & Elhassan, 2014). The study established that more than the economic advantage, incremental housing allows homeowners a wide range of flexibility to enlarge and improve their houses in response to changes in their family size, structure, and financial capabilities.

This shift makes sense once the underlying financial environment is considered. Where mortgage markets are shallow, interest rates are high, and long-term credit is scarce, incremental housing becomes a rational financial strategy, one that spreads construction costs in line with household cash flow rather than requiring a single lump sum (UN-Habitat, 2020). Kilonzo, Muriithi & Onger (2026) point out that mortgage-to-GDP ratios in such settings remain far below global averages, with access to long-term housing finance limited by macroeconomic instability and weak institutions. Under these conditions, even salaried professionals often cannot access conventional mortgage instruments. Seen this way, incremental housing is less a symptom of poverty than a symptom of structural failure. As UN-Habitat (2020) notes in the World Cities Report, the practice persists because housing systems themselves are unable to deliver affordable, completed units at scale, not because the households who use it are simply poor.

Recent empirical studies further support this structural explanation. A 2025 study in *Cities* examining determinants of incremental housing in Ghana finds that incremental construction is influenced by income security, financing flexibility, and household preferences for phased control over building decisions. The study shows that middle-income households, including formally employed earners, adopt incremental housing not only due to resource scarcity but as a strategy to mitigate financial risk and maintain autonomy over design and quality decisions. This reinforces the argument that incremental housing is not exclusively a low-income phenomenon but a widespread adaptation within constrained housing markets. (Ameyaw *et al.*, 2025)

Income level, nevertheless, remains a critical determinant of the pace and continuity of incremental construction. Households with higher and more stable earnings are better able to complete structural phases, foundation, roofing, and plastering within shorter timeframes. Conversely, those with lower or irregular incomes experience prolonged construction timelines and periodic stoppages. Evidence from Kenya suggests that flexible and incremental financing is a key driver of incremental housing. It argues that conventional mortgage systems are unaffordable for most households, while phased construction financed through personal savings, rental income, and small-scale borrowing better suits middle-income urban residents. The study concludes that incremental housing can improve affordability and support sustainable neighbourhood development, provided that appropriate regulatory and financing frameworks are in place. (Makachia, 2015)

Beyond economic variables, age and life-cycle stage also influence incremental housing decisions. (Fennelle, 2025) Younger professionals may initiate construction early as a long-term asset strategy but experience slower progress due to limited savings accumulation. Older or more senior staff members often accelerate completion after career advancement or access to retirement-linked funds. Education level presents a more complex relationship. Although higher educational attainment is generally associated with greater lifetime earnings (Gilbert, 2016), short-term liquidity constraints may persist, particularly in public-sector salary systems where income increments are centrally regulated. Thus, advanced qualifications do not automatically eliminate reliance on incremental construction.

Employment stability and tenure also shape incremental housing. Research on housing finance in South Africa (Oladeji, 2022) demonstrates that cumulative years of formal employment enhance eligibility for cooperative loans, pension-backed credit facilities, and employer-linked lending schemes. Longer tenure improves borrowing credibility and facilitates savings accumulation, thereby accelerating construction progress. This finding is particularly relevant to public-sector workers, whose income progression is often structured around years of service and promotion milestones.

In the Nigerian context, the housing finance gap for middle-income earners has been widely acknowledged. This structural financing gap encourages reliance on incremental building funded through savings mobilisation, cooperative societies, and informal credit mechanisms. Cooperative societies have emerged as particularly significant in supporting housing delivery among formally employed Nigerians. Recent research on staff cooperative societies in tertiary institutions (e.g., Bassey *et al.*, 2024) demonstrates that cooperative membership improves access to lump-sum funds required for critical construction stages. These funds are typically disbursed at lower interest rates and repaid through salary deductions, reducing

default risk and improving affordability. Cooperative participation, therefore, functions as a key socio-economic variable influencing the pace and feasibility of incremental housing among middle-income earners.

In a study on incremental housing in Ibadan, Adeyeni *et al.* (2019) surveyed 915 practitioners of incremental housing to examine the challenges they faced. Lack of access to finance ranked as the most significant difficulty, followed by the cost of building materials, land accessibility, and delays in approval of building plans. Similarly, Omotoso *et al.* (2020) found that in Akure, the majority of those engaged in incremental housing were artisans rather than civil servants. Taking together, these studies show that incremental housing cannot be explained by income alone. Age, career stage, household responsibilities, and the structure of salary systems all combine to determine how, and how quickly, a housing project moves from foundation to completion. Yet much of this evidence comes from studies of artisans, informal workers, or the general urban population, leaving the housing experiences of salaried academic professionals largely unexamined. It is this gap that the present study seeks to address

3. MATERIALS AND METHODS

This study adopts a mixed-method research design to examine the incidence of incremental housing development among academic staff at the University of Ibadan and to analyse the socio-economic factors that drive their housing decisions. The mixed approach integrates quantitative and qualitative data to provide both statistical measurement of incidence and contextual understanding of housing strategies among academics in the study area.

The study population comprises all academic staff of the University of Ibadan, including lecturers, senior lecturers, readers, and professors across faculties and departments. According to the official university staff register, the total population is 1,562 academic staff members. This group was selected because academics represent a formally employed middle-income cohort operating within Nigeria's constrained housing finance system and are therefore analytically relevant to incremental housing discourse.

The sampling frame was drawn from the official university staff register, which provides a comprehensive and reliable list of academic personnel. Simple random sampling was used so that every staff member had an equal chance of being selected, minimizing sampling bias and ensuring the sample was representative of the population. Applying Taro Yamane's (1967) formula at a 95% confidence level and a 5% margin of error, a sample size of 318 respondents was determined to be statistically adequate for the population. Of the 318 questionnaires distributed, 292 were deemed suitable for analysis, representing an effective response rate of 91.8%. The remaining 26 questionnaires were excluded because they contained inconsistent responses that did not meet the criteria for data analysis.

Data were collected using a structured questionnaire administered both physically and electronically (via Google Forms) to enhance response coverage and accessibility. The questionnaire was designed to capture detailed information on respondents' socio-economic characteristics and housing development patterns. It comprised closed-ended questions to generate quantifiable data, alongside limited open-ended items to capture explanations. Variables measured include monthly income, years of service, highest educational qualification, age, cooperative society membership, and housing development status.

Before data collection, the questionnaire was developed from relevant literature and reviewed by experts in housing and real estate research to establish its content and face validity. A pilot study was conducted to assess the clarity, relevance, and suitability of the instrument. Informed consent was obtained from all respondents before participation. Participation was voluntary, and respondents were assured of the confidentiality and anonymity of the information provided.

Descriptive and inferential statistical techniques were employed in the analysis. Descriptive statistics, including frequencies and percentages, were used to describe respondents' socio-economic characteristics, determine the proportion of academic staff engaged in incremental housing development, and summarize the various dimensions of the housing development process, including housing stage, project duration, property ownership, type of property, financing source, construction frequency, project location, and the longest construction phase.

To examine the influence of socio-economic characteristics on incremental housing development, binary logistic regression analysis was employed to examine the influence of respondents' socio-economic

characteristics on the various dimensions of incremental housing development. Rather than treating incremental housing development as a single outcome, the study operationalized it into nine binary dependent variables: housing stage, duration of project, property ownership, incremental building, type of property, financing source, construction frequency, location of the housing project, and the longest construction phase. Each outcome variable was recorded into two mutually exclusive categories (coded 1 and 0) based on the study's operational definitions to satisfy the assumptions of binary logistic regression. Separate logistic regression models were estimated for each dependent variable using the same set of explanatory variables, namely age group, gender, marital status, academic rank, educational qualification, monthly income, years of service, cooperative membership, faculty/department, number of dependents, cooperative loan support, living status, and years of residence in the current property. This modelling approach enabled the study to identify whether the socio-economic determinants differed across the various dimensions of incremental housing development rather than assuming a single behavioural outcome. By combining descriptive and inferential techniques, the methodological approach enables both measurement of incidence and identification of statistically significant predictors of incremental housing behaviour among academic staff

4 RESULTS

This section presents the results of the empirical investigation of the study. It highlights the socioeconomic characteristics of respondents, shows the extent to which they engage in incremental housing, and presents how factors such as academic rank, income level, years of service, age, and household size influence their processes in incremental housing.

Socio-Economic Characteristics of Academic Staff, University of Ibadan

This section presents the socio-economic profile of respondents. (Table 1). The age distribution shows that respondents were predominantly within economically active age groups. The largest proportion fell within 45–54 years (34.6%), followed by 35–44 years (25.3%) and 55 years and above (24.0%), while 25–34 years accounted for 16.1%. This pattern suggests that incremental housing activity is most prevalent among middle-aged academics who are more likely to have attained financial stability and long-term investment orientation.

In terms of gender, 65.7% of respondents were male, 32.2% female, and 2.1% preferred not to disclose. Although male participation was higher, the representation of female academics indicates increasing gender inclusion in housing investment decisions.

Regarding marital status, 60.3% were married, 37.7% single, and 2.1% divorced. The predominance of married respondents underscores the role of household formation in motivating home ownership and incremental housing development.

Academically, respondents were highly qualified: 36.0% held a master's degree, 28.1% possessed a PhD, 18.2% had postdoctoral qualifications, and 17.8% reported other qualifications. This reflects a well-educated cohort capable of informed housing and financial decision-making.

Monthly income distribution shows that 58.9% earned between ₦150,000–₦250,000, 24.0% earned ₦250,000–₦400,000, 13.7% earned below ₦150,000, and only 3.4% earned above ₦400,000. The concentration within middle-income brackets partly explains the adoption of incremental housing strategies, as lump-sum financing for complete construction may be constrained.

With respect to academic rank, 27.4% were Senior Lecturers, 20.9% Assistant Lecturers, 18.8% Lecturer I, 18.2% Lecturer II, and 14.7% Professors. Years of service further indicate that 40.4% had served 5–10 years, 37.7% less than 5 years, 17.5% between 11–20 years, and 4.4% more than 20 years.

Cooperative societies play a significant role in housing finance: 65.8% of respondents were cooperative members, and an equal proportion confirmed that their cooperatives provide housing loan support. This underscores the importance of cooperative financing as a major institutional mechanism supporting incremental housing among academic staff.

In terms of living arrangements, 41.1% resided in rented apartments within town, 32.5% lived in personal houses, and 26.4% lived on campus. Concerning duration of residence, 51.4% had lived in their current

property for 1–5 years, 30.5% for 5–10 years, 14.7% for more than 10 years, and 3.4% for less than one year.

Table 1. Socio-Economic Characteristics of Respondents

Variable	Category	N	%
Age Group	25–34 years	47	16.1
	35–44 years	74	25.3
	45–54 years	101	34.6
	55 years and above	70	24.0
Gender	Male	192	65.7
	Female	94	32.2
	Prefer not to say	6	2.1
Marital Status	Single	110	37.7
	Married	176	60.3
	Divorced	6	2.1
Educational Qualification	Master's Degree	105	36.0
	PhD	82	28.1
	Postdoctoral	53	18.2
	Other	52	17.8
Monthly Income	Below ₦150,000	40	13.7
	₦150,000–₦250,000	172	58.9
	₦250,000–₦400,000	70	24.0
	Above ₦400,000	10	3.4
	Assistant Lecturer	61	20.9
	Lecturer II	53	18.2
Academic Rank	Lecturer I	55	18.8
	Senior Lecturer	80	27.4
	Professor	43	14.7
	< 5 years	110	37.7
	5–10 years	118	40.4
Years of Service	11–20 years	51	17.5
	> 20 years	13	4.4
Cooperative Membership	Yes	192	65.8
	No	100	34.2
Living Status	On campus	77	26.4
	Rented apartment	120	41.1
	Personal house	95	32.5
	< 1 year	10	3.4
Years Living in Property	1–5 years	150	51.4
	5–10 years	89	30.5
	> 10 years	43	14.7

Source: Author's Fieldwork, 2025

Incidence of Incremental Housing Development Among Respondents

This section examines the extent and pattern of incremental housing development among academic staff, with emphasis on ownership status, construction stages, housing typology, and duration of development.

Findings indicate that 68.8% of respondents are property owners, suggesting a relatively high level of housing asset acquisition among academic staff. However, only 37.7% reported currently developing a property, while 62.3% were not engaged in active construction at the time of the survey. This pattern suggests that although property ownership is widespread, ongoing development is often intermittent, likely to reflect financial constraints and the episodic nature of construction funding.

Table 2. Level of Incremental Housing Development

Variable	Category	n	%
Property Ownership	Yes	201	68.8
	No	91	31.2
Currently Developing Property	Yes	110	37.7
	No	182	62.3
Housing Developed Incrementally	Yes	230	78.8
	No	62	21.2

Source: Author's Fieldwork, 2025

A substantial majority (78.8%) indicated that their housing was developed incrementally in stages, confirming incremental construction as the dominant strategy. This aligns with literature on self-help and incremental housing in developing economies, where households rely on phased construction due to limited access to mortgage finance and irregular income flows (Bah, Faye, & Geh, 2018; Tusting, Bisanzio, Alabaster, Cameron, Cibulskis, Davies & Bhatt, 2019; Gilbert, 2019; UN-Habitat, 2020). Similarly, in the Nigerian context, previous studies have shown that middle-income earners, including public sector workers, adopt incremental building as a rational adaptation to high construction costs, inflation, and limited long-term housing finance (Adeyeni *et al.*, 2019; Omotoso *et al.*, 2020; Adeoye *et al.*, 2021; Alabi *et al.*, 2021). The present findings therefore strongly support existing evidence that incremental housing remains a major source of housing production to even the middle-income class in Nigeria.

With respect to housing type, blocks of flats were most common (52.5%), followed by detached bungalows (23.0%) and duplexes (19.7%), while 4.9% reported other forms. The dominance of blocks of flats suggests dual motivations: personal housing provision and rental income generation.

Table 3. Type of Property Owned

Property Type	n	%
Detached bungalow	96	23.0
Duplex	58	19.7
Block of flats	119	52.5
Others	19	4.9
Total	292	100.0

Source: Author's Fieldwork, 2025

Current Stage of Housing Development

Analysis of construction stages reveals that 43.7% of respondents had completed their housing projects. However, a considerable proportion remained at different stages: 21.2% at lintel level, 18.5% at roofing stage, 4.8% at foundation level, 4.8% at fittings and fixtures, 2.4% at land acquisition only, and 1.0% at window level.

This distribution confirms the gradual and phased progression of housing development, consistent with incremental housing theory. Unlike formal developer-built housing, which is completed within defined timelines, self-financed housing progresses in response to resource availability. Similar patterns have been documented in sub-Saharan Africa, where households pause construction between structural milestones due to financial interruptions (Gilbert, 2019; UN-Habitat, 2020)

Table 4. Current Stage of Housing Development

Stage	n	%
Land acquisition only	7	2.4
Foundation level	14	4.8
Lintel stage	62	21.2
Roofing stage	54	18.5
Fittings and fixtures	14	4.8
Window level	3	1.0
Completed	138	43.7
Total	292	100.0

Source: *Author's Fieldwork, 2025*

This distribution confirms the gradual and phased progression of housing development, consistent with incremental housing theory. This corroborates findings from literature on sub-Saharan Africa, where households pause construction between structural milestones due to financial interruptions (Makachia, 2015; Ameyaw *et al.*, 2025). Similarly, evidence from Ghana corroborates the finding that income security and financing flexibility, more than resource scarcity alone, determine how households move between construction stages, with phased building serving as a deliberate risk-management strategy rather than a default response to poverty (Ameyaw *et al.*, 2025).

Duration of Housing Development

Regarding duration, 42.5% of respondents had spent 1–5 years on their housing projects, 23.6% between 5–10 years, 18.5% more than 10 years, and 12.7% less than one year.

The fact that over 42% complete substantial work within five years suggests moderate progress rates compared to low-income contexts, where projects may span decades. However, the sizeable proportion (42.1%) taking more than five years underscores the slow capital accumulation process typical of incremental housing systems.

Table 5. Duration of Housing Development

Duration	n	%
Less than 1 year	37	12.7
1–5 years	132	42.5
5–10 years	69	23.6
More than 10 years	54	18.5
Total	292	100.0

Source: *Author's Fieldwork, 2025*

The relatively high completion rate recorded in this study suggests that although academics rely on the same incremental methods documented elsewhere, their relatively stable salaries and access to cooperative financing improve their prospects of eventual completion compared to informal-sector households. This aligns with evidence that cooperative membership improves access to the lump-sum funds required at critical construction stages, often disbursed at lower interest rates and repaid through salary deductions, thereby reducing default risk and shortening completion timelines (Bassey *et al.*, 2024). Similarly, longer years of formal employment have been shown to enhance eligibility for pension-backed credit and employer-linked lending schemes, further supporting the argument that income stability and institutional financing access, rather than incremental building itself, distinguish the completion outcomes of salaried professionals from those of informal-sector households (Oladeji, 2022)."

Nexus Between Socioeconomic Characteristics and Incremental Housing Development

The logistic regression results (N = 292) reveal a strong connection between the socio-economic characteristics of academic staff and their incremental building patterns at the University of Ibadan.

Monthly income range clearly stands out as the most powerful and consistent predictor across all housing outcomes. The positive and highly significant coefficients (β ranging from +0.29 to +0.42; $p \leq 0.008$) indicate that as income increases, the likelihood of progressing through housing stages, sustaining construction

frequency, securing ownership, and advancing project completion also increases. This confirms that incremental housing among academic staff is also fundamentally finance-driven, where higher disposable income enables phased construction and reduces project delays, supporting previous studies (Makachia, 2015)

Closely following income is cooperative membership, which also shows strong positive and statistically significant effects across all dependent variables ($\beta = +0.28$ to $+0.39$; $p \leq 0.010$). This underscores the importance of cooperative societies as alternative housing finance mechanisms within the academic community. Cooperative loan support further reinforces this pattern, remaining significant across the models ($\beta = +0.21$ to $+0.33$; $p \leq 0.028$). Together, these findings are consistent with previous empirical evidence (Bassey *et al.*, 2024), which demonstrates that institutional credit access substantially accelerates incremental building, highlighting the centrality of cooperative-based financing in Nigeria's housing delivery context.

Career-related variables also play meaningful roles. Academic rank exhibits significant positive influence in most models ($\beta = +0.14$ to $+0.25$; $p \leq 0.036$ in key outcomes), suggesting that senior academics, who typically enjoy higher earnings and job security, are more capable of sustaining incremental development. Similarly, years of service show consistent positive effects ($\beta = +0.16$ to $+0.28$; $p \leq 0.049$ in several cases), indicating that employment stability enhances long-term housing commitment and financing capacity. Marital status also contributes positively across many outcomes ($\beta = +0.10$ to $+0.22$; $p \leq 0.049$), implying that family formation may motivate or stabilize housing investment decisions.

In contrast, the number of dependents exerts a statistically significant negative influence in several models ($\beta = -0.15$ to -0.22 ; $p \leq 0.048$ in key outcomes). This inverse relationship suggests that higher household dependency burdens divert financial resources away from housing construction, thereby slowing project progress and extending completion timelines.

Contrary to the work of Fennelle (2025), age group shows only mild positive effects with marginal significance in a few outcomes (e.g., housing stage $p = 0.041$), indicating that life-cycle factors may matter but are not primary drivers. Living status and years of living in the property display moderate significance in selected models, suggesting experiential and tenure-related influences on incremental building behaviour. This corroborates the work of Oladeji (2022, which supports that employment stability and tenure also shape incremental housing

However, gender, educational qualification, and faculty/department consistently exhibit weak and statistically insignificant effects ($p > 0.10$ in most cases). This indicates that incremental housing behaviour among academic staff is largely economically and institutionally determined rather than shaped by demographic or disciplinary differences.

With model explanatory power reported between 47% and 62% (R^2), the results demonstrate substantial predictive strength. This implies that socio-economic characteristics explain a large proportion of variation in incremental housing outcomes, although external structural factors, such as land market conditions, inflation, and housing policy, may likely account for the remaining unexplained variance.

In summary, the regression confirms that incremental building among University of Ibadan academic staff is primarily driven by income capacity, cooperative financial access, and career stability, while household dependency pressures act as a key constraint.

Table 6. Logistic Regression Results: Predictors of Incremental Housing Development (N = 292)

Predictor (Objective 1)	Housing Stage	Duration of Project	Property Ownership	Incremental Building	Type of Property	Financing Source	Construction Frequency	Location of Housing Project	Longest Construction Phase
Age group	$\beta=+0.18$, $p=0.041$	$\beta=+0.12$, $p=0.067$	$\beta=+0.09$, $p=0.121$	$\beta=+0.08$, $p=0.134$	$\beta=+0.07$, $p=0.142$	$\beta=+0.06$, $p=0.151$	$\beta=+0.10$, $p=0.089$	$\beta=+0.11$, $p=0.072$	$\beta=+0.09$, $p=0.083$
Gender	$\beta=+0.07$, $p=0.212$	$\beta=+0.05$, $p=0.198$	$\beta=+0.11$, $p=0.144$	$\beta=+0.06$, $p=0.176$	$\beta=+0.05$, $p=0.201$	$\beta=+0.04$, $p=0.223$	$\beta=+0.06$, $p=0.192$	$\beta=+0.07$, $p=0.188$	$\beta=+0.05$, $p=0.209$
Marital status	$\beta=+0.22$, $p=0.033$	$\beta=+0.19$, $p=0.041$	$\beta=+0.20$, $p=0.038$	$\beta=+0.15$, $p=0.052$	$\beta=+0.12$, $p=0.071$	$\beta=+0.10$, $p=0.082$	$\beta=+0.17$, $p=0.049$	$\beta=+0.18$, $p=0.041$	$\beta=+0.16$, $p=0.047$
Academic rank	$\beta=+0.25$, $p=0.018$	$\beta=+0.21$, $p=0.029$	$\beta=+0.18$, $p=0.062$	$\beta=+0.21$, $p=0.031$	$\beta=+0.23$, $p=0.027$	$\beta=+0.14$, $p=0.073$	$\beta=+0.14$, $p=0.071$	$\beta=+0.19$, $p=0.036$	$\beta=+0.20$, $p=0.032$

Predictor (Objective 1)	Housing Stage	Duration of Project	Property Ownership	Incremental Building	Type of Property	Financing Source	Construction Frequency	Location of Housing Project	Longest Construction Phase
Educational qualification	$\beta=+0.09$, $p=0.187$	$\beta=+0.08$, $p=0.176$	$\beta=+0.07$, $p=0.201$	$\beta=+0.06$, $p=0.198$	$\beta=+0.05$, $p=0.212$	$\beta=+0.04$, $p=0.229$	$\beta=+0.05$, $p=0.221$	$\beta=+0.06$, $p=0.193$	$\beta=+0.07$, $p=0.181$
Monthly income range	$\beta=+0.41$, $p=0.000$	$\beta=+0.38$, $p=0.000$	$\beta=+0.42$, $p=0.000$	$\beta=+0.33$, $p=0.002$	$\beta=+0.35$, $p=0.001$	$\beta=+0.31$, $p=0.003$	$\beta=+0.29$, $p=0.008$	$\beta=+0.37$, $p=0.000$	$\beta=+0.34$, $p=0.001$
Years of service	$\beta=+0.28$, $p=0.012$	$\beta=+0.27$, $p=0.013$	$\beta=+0.19$, $p=0.049$	$\beta=+0.21$, $p=0.031$	$\beta=+0.16$, $p=0.059$	$\beta=+0.14$, $p=0.072$	$\beta=+0.20$, $p=0.041$	$\beta=+0.22$, $p=0.028$	$\beta=+0.21$, $p=0.030$
Cooperative membership	$\beta=+0.36$, $p=0.000$	$\beta=+0.31$, $p=0.002$	$\beta=+0.34$, $p=0.001$	$\beta=+0.39$, $p=0.000$	$\beta=+0.33$, $p=0.001$	$\beta=+0.32$, $p=0.002$	$\beta=+0.28$, $p=0.010$	$\beta=+0.35$, $p=0.001$	$\beta=+0.32$, $p=0.002$
Faculty/Department	$\beta=+0.11$, $p=0.144$	$\beta=+0.09$, $p=0.167$	$\beta=+0.08$, $p=0.179$	$\beta=+0.07$, $p=0.192$	$\beta=+0.10$, $p=0.151$	$\beta=+0.09$, $p=0.163$	$\beta=+0.08$, $p=0.174$	$\beta=+0.09$, $p=0.162$	$\beta=+0.08$, $p=0.176$
Number of dependents	$\beta=-0.19$, $p=0.027$	$\beta=-0.22$, $p=0.021$	$\beta=-0.15$, $p=0.058$	$\beta=-0.17$, $p=0.048$	$\beta=-0.12$, $p=0.071$	$\beta=-0.11$, $p=0.083$	$\beta=-0.18$, $p=0.039$	$\beta=-0.20$, $p=0.025$	$\beta=-0.19$, $p=0.029$
Cooperative loan support	$\beta=+0.33$, $p=0.004$	$\beta=+0.29$, $p=0.009$	$\beta=+0.27$, $p=0.015$	$\beta=+0.26$, $p=0.017$	$\beta=+0.22$, $p=0.023$	$\beta=+0.21$, $p=0.028$	$\beta=+0.23$, $p=0.022$	$\beta=+0.30$, $p=0.007$	$\beta=+0.28$, $p=0.010$
Living status	$\beta=+0.21$, $p=0.039$	$\beta=+0.18$, $p=0.046$	$\beta=+0.25$, $p=0.021$	$\beta=+0.19$, $p=0.043$	$\beta=+0.15$, $p=0.062$	$\beta=+0.13$, $p=0.074$	$\beta=+0.16$, $p=0.051$	$\beta=+0.20$, $p=0.034$	$\beta=+0.18$, $p=0.041$
Years of living in property	$\beta=+0.17$, $p=0.048$	$\beta=+0.15$, $p=0.052$	$\beta=+0.14$, $p=0.061$	$\beta=+0.13$, $p=0.072$	$\beta=+0.11$, $p=0.083$	$\beta=+0.10$, $p=0.091$	$\beta=+0.12$, $p=0.078$	$\beta=+0.14$, $p=0.056$	$\beta=+0.13$, $p=0.063$

Study Limitations

This study has some limitations. It relied on self-reported questionnaire responses, which may be affected by recall errors or respondents providing socially desirable answers. In addition, some questionnaires were excluded from the analysis because they were incomplete or contained inconsistent information, resulting in a smaller final sample. Despite these limitations, the number of valid responses was sufficient for the analysis, and the findings provide useful evidence on the socio-economic factors influencing incremental housing development among academic staff

Ethical Approval

The study did not involve vulnerable groups or any invasive procedures. Participation was entirely voluntary, and all data obtained from respondents were handled with strict confidentiality and used solely for this research.

5. CONCLUSION AND RECOMMENDATION

This study establishes that incremental housing development constitutes the predominant pathway to homeownership among academic staff of the University of Ibadan, demonstrating that phased construction is not merely a coping strategy of low-income informal households but a rational and widespread housing delivery mechanism among middle-income professionals in Nigeria. The findings show that while property ownership levels are relatively high, most respondents advance their housing projects gradually over extended periods, confirming the persistence of savings-driven, stepwise construction even within a formally employed and relatively stable workforce. This pattern reflects deeper structural constraints within Nigeria's housing finance system rather than purely household preference.

Empirical evidence from the regression analysis confirms that socio-economic characteristics significantly condition incremental building behaviour. Monthly income emerges as the most decisive predictor, indicating that limited disposable income compels many academics to adopt staged construction to spread costs over time. Years of service and academic rank further reinforce housing progression, suggesting that career stability and cumulative earnings enhance the capacity to sustain long-term building projects. Cooperative membership and cooperative loan support also demonstrate strong positive effects, drawing attention to the pivotal role of informal institutional finance in bridging the gap created by a weak mortgage system.

Conversely, the negative influence of the number of dependents highlights the constraining effect of household financial burdens on housing completion timelines. The statistical insignificance of education

level, gender, and faculty affiliation confirms that housing outcomes within this population are primarily driven by economic capacity and access to credit rather than demographic or disciplinary differences.

The policy implications of these findings are substantial. Strengthening access to affordable, salary-linked mortgage products for middle-income earners is critical to reducing prolonged construction cycles. Federal and state housing finance institutions should collaborate with universities and accredited mortgage providers to develop flexible housing finance products tailored to public-sector employees, particularly within the university system. Equally important is the formal integration and strengthening of cooperative housing finance. Given the significant influence of cooperative membership and cooperative loan support on incremental housing development, university administrations should establish structured financing partnerships with staff cooperative societies by providing access to revolving wholesale capital through dedicated staff housing funds, institutional loan guarantees, and concessionary credit facilities negotiated with development finance institutions and commercial lenders. Such arrangements would enable cooperatives to expand their lending capacity, offer larger and longer-tenure housing loans at affordable interest rates, and improve access to construction finance for academic staff. In addition, strengthening cooperative governance through regular financial audits, capacity-building programmes, and transparent lending frameworks would enhance accountability and sustainability. At the institutional level, employer-assisted housing initiatives should also be expanded through serviced residential plot schemes, cooperative-backed construction loans, staff housing endowment funds, and rent-to-own programmes. Collectively, these interventions would accelerate incremental housing development, shorten construction timelines, improve housing quality, and enhance staff welfare and productivity.

The study contributes to the housing literature by broadening the understanding of incremental housing beyond the informal sector to include formally employed middle-income households. The findings show that incremental housing development in Nigeria is driven primarily by financial constraints rather than by choice. In the absence of reforms that improve access to mortgage finance, strengthen cooperative funding arrangements, and promote employer-supported housing schemes, incremental building is likely to remain the predominant pathway to homeownership, even among educated and gainfully employed professionals. Future research should extend this work by examining incremental housing development among different occupational groups and across various regions of Nigeria, as well as by adopting longitudinal research designs to better understand how housing development progresses over time

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