

Influence of Housing Expenditure on Financial Stress and Work Performance of Vocational and Technical Education Staff in Universities in Enugu State

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Abstract

This study focused influence of housing expenditure on financial stress and work performance of Vocational and Technical Education (VTE) staff in universities in Enugu State. Specifically, the study determined: major components of housing expenditure; housing expenditure challenges experience; influence of housing challenges on financial stress and work performance; and strategies for addressing the challenges. Five hypotheses were tested at 0.05 level. A descriptive survey research design was adopted. Population comprised 217 VTE staff, consisting of 92 academic and 125 non-academic staff. 12 participants comprising six academic and six non-academic staff were purposively selected for interview. Data was collected using a questionnaire and a semi-structured interview guide. Mean, standard deviation and t-test were used for data analysis. Qualitative data were analysed thematically. Findings are 10 major components of housing expenditure (cluster $\bar{X}_g = 4.32$); 11 housing expenditure challenges (cluster $\bar{X}_g = 4.47$), and 12 strategies for addressing the challenges (cluster $\bar{X}_g = 4.50$). Other findings are 12 ways Housing expenditure challenges influenced financial stress to a very high extent ($\bar{X}_g = 4.50$) and work performance is influenced (cluster $\bar{X}_g = 4.26$). No significant difference existed between the mean ratings of academic and non-academic staff on all variables ($p > 0.05$).

Keywords: Housing, Expenditure, Financial, Stress, Work, Performance, Vocational, Technical, Education, Staff

Introduction

Housing is a fundamental human need and an important aspect of employee welfare, economic security, and productive living. Beyond providing shelter, housing contributes to personal stability, wellbeing, and conditions that

support effective occupational functioning. However, securing and maintaining adequate accommodation has become increasingly expensive, particularly in urban and semi-urban areas where housing costs continue to outpace household income growth and

income. Consequently, rising housing expenditure has emerged as a global concern because of its implications for workers' financial wellbeing and job outcomes (World Bank, 2023; UN-Habitat, 2022).

Housing expenditure refers to the financial commitments associated with obtaining and maintaining residential accommodation, including rent or mortgage payments, utility bills, maintenance costs, transportation expenses linked to residential location, security charges, and related housing costs. Concerns arise when these expenses consume a substantial proportion of income, creating housing affordability challenges and limiting the ability of households to meet other essential needs (Ndubueze, 2020; Nnametu & Emoh, 2020). Such challenges have attracted growing scholarly and policy attention because of their implications for living standards, financial stability, and quality of life (Adeyemi et al., 2021).

Globally, increasing housing costs have been associated with financial strain, psychological pressure, and reduced workplace effectiveness. Studies indicate that excessive housing expenditure may restrict households' ability to meet competing obligations, thereby affecting wellbeing, work engagement, and overall productivity (Akinyoade et al., 2020). Despite growing international evidence on housing and wellbeing, limited attention has been given to housing expenditure as a workplace welfare issue among employees in higher education institutions, particularly in developing countries.

In Nigeria, housing affordability remains a major socioeconomic challenge. Rising rental costs, inflation, rapid

urbanisation, and inadequate housing supply have increased the housing burden on salaried workers (National Bureau of Statistics [NBS], 2024). Although housing policies emphasise affordable housing provision, substantial gaps persist between policy objectives and actual delivery, especially for public sector employees (Federal Republic of Nigeria [FRN], 2012). Existing evidence shows that many households depend on privately rented accommodation, often under financially demanding conditions that compete with expenditures on healthcare, transportation, education, and household upkeep (Ndubueze, 2020). Similar concerns have been reported among tertiary institution employees, where housing affordability continues to pose significant welfare challenges (Nnametu & Emoh, 2020; Nnametu et al., 2024).

Within universities, employee effectiveness depends not only on professional competence but also on favourable socioeconomic conditions. Vocational and technical education (VTE) staff occupy a particularly important position because they contribute to the development of practical and technological skills needed for industrial and national development (Federal Republic of Nigeria [FRN], 2020). In this study, VTE staff include lecturers, instructors, technologists, workshop personnel, and other support staff involved in vocational and technical education programmes. Their responsibilities require sustained concentration, technical efficiency, and effective performance.

However, many university employees operate under increasing economic pressures. Evidence suggests that housing

affordability challenges, rising living costs, and welfare concerns are becoming more pronounced within higher education environments (Ogunode & Musa, 2020; Sintayehu & Hussien, 2021). High rental costs, limited access to institutional accommodation, increasing utility charges, and transportation expenses may significantly increase household financial commitments. Studies among teachers and tertiary institution employees similarly report rent burdens, limited affordable housing options, and growing pressure on household finances (Nnametu & Emoh, 2020). These challenges may be particularly consequential for VTE staff whose duties require continuous practical engagement and workplace effectiveness.

One consequence of persistent housing expenditure challenges is financial stress. Financial stress refers to the emotional, psychological, and economic strain associated with difficulty in meeting financial obligations or maintaining financial security (American Psychological Association, 2023). It often manifests through concerns about recurring expenses, income inadequacy, financial uncertainty, and reduced capacity to cope with economic demands. Research shows that financial and work-related stressors can negatively affect wellbeing, increase psychological strain, and reduce occupational effectiveness (Ezenkiri et al., 2021; Addy et al., 2023; Ezenwa et al., 2020). Within university settings, excessive housing costs may intensify financial concerns when accommodation expenses consume a substantial share of available income.

Work performance refers to the extent to which employees effectively carry out assigned responsibilities and achieve

expected outcomes. In universities, performance may be reflected in instructional delivery, technical support, administrative efficiency, professional commitment, and the effective coordination of laboratories and workshops. Employee performance is influenced by organisational, personal, and welfare-related factors, including socioeconomic pressures and working conditions (Agba & Ocheni, 2019; Nwokeocha, 2023). Scholars have argued that stressful living and working conditions can reduce morale, concentration, energy levels, and productivity (Oderinde & Akintunde, 2024). Similarly, Ojo et al. (2022) found that environmental conditions significantly influence the wellbeing and performance of vocational teachers, highlighting the role of welfare-related factors in shaping staff effectiveness.

Although housing affordability and employee welfare have received increasing attention, Nigerian studies have focused largely on housing deficits, affordability constraints, housing finance, and general staff welfare issues rather than examining housing expenditure as a specific predictor of workplace outcomes (Ndubueze, 2020; Nnametu et al., 2024). Likewise, research on university employees has concentrated more on remuneration, working conditions, organisational commitment, and job stress, with limited emphasis on the relationship between housing expenditure, financial stress, and work performance among vocational and technical education staff (Ogunode & Musa, 2020; Nwokeocha, 2023).

This gap is important because VTE staff play a critical role in developing the skilled workforce required for

technological and industrial advancement. Factors that affect their financial stability and work effectiveness may ultimately influence educational quality and national development outcomes (Ukhurebor & Efanodor-Obeten, 2024). Existing evidence also suggests that staff effectiveness is closely linked to wellbeing and supportive working conditions (Ojo et al., 2022). Yet, empirical evidence explaining how housing expenditure influences financial stress and work performance among university VTE staff remains limited, hence the need for this study.

Purpose of the Study

This study focused on investigate the influence of housing expenditure on financial stress and work performance of Vocational and Technical Education (VTE) staff in universities in Enugu State. Specifically, it determined:

1. major components of housing expenditure of the staff.
2. housing expenditure challenges experienced by the staff.
3. ways housing expenditure challenges influence financial stress of staff.
4. ways housing expenditure challenges influence work performance of staff
5. strategies for addressing housing expenditure challenges

Hypotheses (HOs)

There are no significant differences at 0.05 level of significance, between mean responses of VTE academic and senior non-academic staff on:

HO₁: their major components of housing expenditure.

HO₂: housing expenditure challenges they experience.

HO₃: ways housing expenditure challenges influence financial stress

HO₄: ways housing expenditure challenges influence work performance

HO₅: strategies for addressing their housing expenditure challenges.

Methodology

Research Design: This study employed survey research design involving the use of questionnaire for collection of quantitative data and interview for collection of qualitative data.

Area of the Study: The study was conducted in Enugu State, Nigeria. It focused on the two public universities in Enugu State offering VTE programmes, namely, University of Nigeria, Nsukka (UNN) and Enugu State University of Science and Technology (ESUT).

Population of the Study: Population for the study comprised 217 VTE staff from the two universities in the area of study. The population consisted of 92 academic staff and 125 non-academic senior staff (data obtained from Personnel Services Records of UNN and ESUT (2023–2025). The entire population was studied; therefore, no sampling was conducted.

For qualitative phase, 12 participants comprising six academic staff and six non-academic senior staff were purposively selected from the study population based on years of work experience, knowledge of housing expenditure issues, and willingness to participate in the interview exercise.

Instrument for Data Collection: Instruments used for data collection were questionnaire and a semi-structured interview guide. Both were developed through literature review based on specific purposes of the study. The questionnaire comprised two sections.

Section I elicited demographic information of respondents, while Section II contained 56 items organized according to the specific purpose of the study. Items on major components of housing expenditure were rated using a five-point scale of Very Major Component (5), Major Component (4), Moderately Major Component (3), Minor Component (2), and Not a Component (1). Housing expenditure challenges and strategies for addressing housing expenditure challenges were rated using Strongly Agree (5), Agree (4), Moderately Agree (3), Disagree (2), and Strongly Disagree (1). Items on the perceived influence of housing expenditure challenges on financial stress and work performance were rated using Very High Extent (5), High Extent (4), Moderate Extent (3), Low Extent (2), and Very Low Extent (1).

The instruments were validated by three university experts in Business education. The questionnaire was pilot-tested with 20 VTE staff at Nnamdi Azikiwe University, Awka. Data were analysed using Cronbach method which yielded alpha coefficients for the five clusters ranged from 0.89 to 0.93, with an overall reliability coefficient of 0.91, indicating high internal consistency.

Method of Data Collection: A total of 217 copies questionnaires were administered by hand to the respondents, comprising 92 copies to academic staff and 125 copies to non-academic staff, with the assistance of two trained research assistants. A total of

205 copies were retrieved and (87 and 118 from academic staff and non-academic staff respectively). This gave an overall response rate of 94.5 percent.

The interviews were conducted among 12 participants (six academic and six non-academic staff) at mutually convenient times and locations, and participants' responses were recorded and transcribed for analysis.

Method of Data Analysis: Quantitative data were analyzed using mean, standard deviation and independent samples t-test to test the hypotheses at 0.05 level of significance. The decision on items was based on real limits of numbers for a five-point rating scale as follows: 4.50–5.00 = Very High Extent/Strongly Agree/Very Major Component; 3.50–4.49 = High Extent/Agree/Major Component; 2.50–3.49 = Moderate Extent/Moderately Agree/Moderately Major Component; 1.50–2.49 = Low Extent/Disagree/Minor Component; and 0.50–1.49 = Very Low Extent/Strongly Disagree/Not a Component, depending on the variable being measured. For the hypotheses, the decision rule was that a null hypothesis would be rejected when the p-value was less than 0.05 and accepted when the p-value was equal to or greater than 0.05. Interview responses were transcribed, coded, organised into categories and themes that corresponded to the specific purposes of the study.

Results

Table 1: Mean Responses, Standard Deviations, and t-test Results of Academic and Senior Non-Academic Staff on Major Components of Housing Expenditure among VTE Staff in Universities in Enugu State

S/N	Major Components Housing Expenditure	$\bar{X}_1$	SD ₁	$\bar{X}_2$	SD ₂	$\bar{X}_g$	R	t	P	Dec.
1	House rent payment	4.81	0.42	4.88	0.31	4.85	VMC	-1.21	0.228	NS
2	Electricity bills	4.67	0.51	4.74	0.46	4.71	VMC	-0.98	0.329	NS
3	Water purchase/water bills	4.22	0.73	4.31	0.68	4.27	MC	-0.86	0.391	NS
4	Alternative power expenses	4.72	0.47	4.65	0.55	4.69	VMC	0.94	0.348	NS
5	Building maintenance costs	4.15	0.81	4.03	0.86	4.09	MC	0.99	0.324	NS
6	Sanitation payments	3.98	0.84	4.12	0.77	4.05	MC	-1.23	0.221	NS
7	Security fees	4.36	0.69	4.28	0.74	4.32	MC	0.79	0.431	NS
8	Household furnishing expenses	3.87	0.88	3.94	0.82	3.91	MC	-0.58	0.563	NS
9	Transportation expenses	4.43	0.63	4.54	0.58	4.49	MC	-1.27	0.206	NS
10	Neighbourhood contributions	3.74	0.92	3.86	0.85	3.80	MC	-0.95	0.344	NS
	Cluster Mean	4.30	0.69	4.34	0.66	4.32	MC	-0.54	0.590	NS

$\bar{X}_1$ = Mean of Academic Staff; SD₁ = Standard Deviation of Academic Staff; $\bar{X}_2$ = Mean of Non-Academic Staff; SD₂ = Standard Deviation of Non-Academic Staff; $\bar{X}_g$ = Grand Mean; R = Remark; t = t-value Results; P = P-value Results; VMC = Very Major Component; MC = Major Component; Df = 203; NS = Not Significant at $p > 0.05$.

Table 1 shows that respondents identified house rent, electricity bills, and alternative power expenses as the major components of housing expenditure, with a cluster mean of $\bar{X}_g = 4.32$ (MC). The t-test showed no significant difference between the mean ratings of academic and non-academic staff ($t = -0.54$, $Df = 203$, $p = 0.590$). Therefore, the null hypothesis was retained. Interview findings revealed that:

- House rent constitutes the largest housing expenditure for most staff.
- Electricity and alternative power supply significantly increase housing costs.
- Transportation expenses contribute substantially to overall housing expenditure.
- Housing expenditure extends beyond rent to include utilities and neighbourhood-related expenses.

Table 2: Mean Responses, Standard Deviations, and t-test Results of Academic and Non-Academic Staff on Housing Expenditure Challenges Experienced by VTE Staff in Universities in Enugu State

S/N	Housing Expenditure Challenges	$\bar{X}_1$	SD ₁	$\bar{X}_2$	SD ₂	$\bar{X}_g$	R	t	P	Dec.
1	My monthly rent consumes much of my salary.	4.68	0.49	4.76	0.41	4.72	SA	-1.19	0.236	NS
2	Housing charges increase frequently.	4.52	0.58	4.61	0.53	4.57	SA	-1.11	0.268	NS

Table 2 Continues

3	Utility costs are difficult to manage.	4.41	0.66	4.49	0.61	4.45	A	-0.88	0.380	NS
4	Housing repairs disrupt my financial plans.	4.23	0.74	4.35	0.68	4.29	A	-1.16	0.248	NS
5	Affordable housing near my university is limited.	4.64	0.54	4.72	0.45	4.68	SA	-1.13	0.260	NS
6	My residential location increases transport costs.	4.36	0.69	4.47	0.59	4.42	A	-1.20	0.232	NS
7	Income delays make housing payments difficult.	4.18	0.78	4.29	0.72	4.24	A	-1.02	0.309	NS
8	Managing multiple housing expenses is difficult.	4.32	0.71	4.44	0.64	4.38	A	-1.24	0.217	NS
9	Decent housing within my budget is difficult to secure.	4.48	0.63	4.57	0.55	4.53	SA	-1.08	0.282	NS
10	Alternative power increases my housing expenses.	4.57	0.56	4.66	0.48	4.62	SA	-1.15	0.252	NS
11	Fluctuating housing costs make budgeting difficult.	4.27	0.73	4.38	0.66	4.33	A	-1.10	0.273	NS
Cluster Mean		4.42	0.65	4.52	0.58	4.47	A	-1.12	0.264	NS

$\bar{X}_1$ = Mean of Academic Staff; SD_1 = Standard Deviation of Academic Staff; $\bar{X}_2$ = Mean of Non-Academic Staff; SD_2 = Standard Deviation of Non-Academic Staff; $\bar{X}_g$ = Grand Mean; R = Remark; t = t-value Results; P = P-value Results; VMC = Very Major Component; MC = Major Component; Df = 203; NS = Not Significant at $p > 0.05$.

Table 2 indicates that respondents agreed that housing expenditure poses considerable challenges to university staff, with a cluster mean of $\bar{X}_g = 4.47$. The major challenges were high rent, limited affordable accommodation, and alternative power costs. The *t*-test revealed no significant difference between academic and non-academic staff ($t = -1.12$, $Df = 203$, $p = 0.264$). Therefore, the

null hypothesis was retained. The interview findings include:

- Rising house rent places substantial pressure on staff income.
- Affordable accommodation close to the universities is limited.
- Utility and alternative energy costs increase housing expenditure.
- Housing costs make financial planning difficult for many staff.

Table 3: Mean Responses, Standard Deviations, and t-test Results of Academic and Non-Academic Staff on the Perceived Influence of Housing Expenditure Challenges on Financial Stress among Vocational and Technical Education Staff in Universities in Enugu State

S/N	Financial Stress from Housing	$\bar{X}_1$	SD_1	$\bar{X}_2$	SD_2	$\bar{X}_g$	R	t	P	Dec.
1	Increases financial worries	4.61	0.57	4.72	0.46	4.67	VHE	-1.41	0.160	NS
2	Reduces personal savings	4.54	0.63	4.66	0.52	4.60	VHE	-1.46	0.146	NS
3	Increases reliance on loans	4.28	0.79	4.39	0.67	4.34	HE	-1.06	0.291	NS

Table 3 Continues

4	Limit ability to meet household needs	4.47	0.68	4.58	0.55	4.53	VHE	-1.24	0.217	NS
5	Creates financial uncertainty	4.39	0.72	4.50	0.61	4.45	HE	-1.13	0.260	NS
6	Increases financial insecurity	4.58	0.59	4.69	0.47	4.64	VHE	-1.42	0.157	NS
7	Reduces ability to meet unexpected expenses	4.33	0.74	4.45	0.63	4.39	HE	-1.19	0.236	NS
8	Increases financial management difficulties	4.42	0.69	4.56	0.57	4.49	HE	-1.51	0.133	NS
9	Causes emotional stress	4.37	0.76	4.48	0.62	4.43	HE	-1.12	0.264	NS
10	Reduces financial confidence	4.29	0.81	4.40	0.69	4.35	HE	-1.04	0.300	NS
11	Increases family financial pressure	4.51	0.65	4.63	0.51	4.57	VHE	-1.40	0.163	NS
12	Raises concerns about income adequacy	4.46	0.70	4.59	0.56	4.53	VHE	-1.37	0.172	NS
Cluster Mean		4.44	0.69	4.56	0.57	4.50	VHE	-1.28	0.202	NS

$\bar{X}_1$ = Mean of Academic Staff; SD_1 = Standard Deviation of Academic Staff; $\bar{X}_2$ = Mean of Non-Academic Staff; SD_2 = Standard Deviation of Non-Academic Staff; $\bar{X}_g$ = Grand Mean; R = Remark; t = t-value Results; P = P-value Results; VMC = Very Major Component; MC = Major Component; Df = 203; NS = Not Significant at $p > 0.05$.

Table 3 shows that respondents perceived housing expenditure challenges to influence financial stress to a very high extent, with a cluster mean of $\bar{X}_g = 4.50$ (VHE). The major effects were financial insecurity, inability to save, and worries about meeting financial obligations. The *t*-test showed no significant difference between academic and non-academic staff ($t = -1.28$, $Df = 203$, $p = 0.202$). Therefore,

the null hypothesis was retained. The interview findings indicated that:

- Housing costs increase financial stress.
- High housing expenditure reduces savings.
- Staff have trouble meeting family financial obligations.
- Persistent housing expenses create financial insecurity.

Table 4: Mean Responses, Standard Deviations, and t-test Results of Academic and Non-Academic Staff on the Perceived Influence of Housing Expenditure Challenges on Work Performance among Vocational and Technical Education Staff in Universities in Enugu State

S/N	Influence on Work Performance	$\bar{X}_1$	SD_1	$\bar{X}_2$	SD_2	$\bar{X}_g$	R	t	P	Dec.
1	Reduces work concentration	4.33	0.71	4.45	0.60	4.39	HE	-1.27	0.206	NS
2	Lowers work motivation	4.18	0.82	4.31	0.70	4.25	HE	-1.21	0.228	NS
3	Reduces task effectiveness	4.27	0.74	4.38	0.63	4.33	HE	-1.12	0.264	NS
4	Disrupts workplace focus	4.42	0.66	4.54	0.54	4.48	HE	-1.39	0.166	NS
5	Reduces work commitment	4.11	0.84	4.23	0.73	4.17	HE	-1.06	0.291	NS
6	Reduces punctuality and regularity	3.96	0.91	4.10	0.80	4.03	HE	-1.16	0.248	NS

Table 4 Continues

7	Reduces productive work energy	4.36	0.68	4.47	0.58	4.42	HE	-1.19	0.236	NS
8	Lowers work quality	4.08	0.87	4.20	0.75	4.14	HE	-1.03	0.304	NS
9	Delays task completion	4.21	0.78	4.34	0.66	4.28	HE	-1.22	0.224	NS
10	Reduces job consistency	4.14	0.81	4.28	0.69	4.21	HE	-1.28	0.202	NS
11	Reduces work engagement	4.05	0.88	4.17	0.77	4.11	HE	-1.01	0.314	NS
	Cluster Mean	4.19	0.79	4.32	0.68	4.26	HE	-1.18	0.239	NS

$\bar{X}_1$ = Mean of Academic Staff; SD_1 = Standard Deviation of Academic Staff; $\bar{X}_2$ = Mean of Non-Academic Staff; SD_2 = Standard Deviation of Non-Academic Staff; $\bar{X}_g$ = Grand Mean; R = Remark; t = t -value Results; P = P -value Results; VMC = Very Major Component; MC = Major Component; Df = 203; NS = Not Significant at $p > 0.05$.

Table 4 indicates that housing expenditure challenges influence work performance to a high extent, with a cluster mean of $\bar{X}_g = 4.26$ (HE). The major effects include reduced workplace focus, reduced energy, and poor concentration. The t -test revealed no significant difference between academic and non-academic staff ($t = -1.18$, $Df = 203$, $p = 0.239$). Therefore, the

null hypothesis was retained. Interview findings include:

- Financial concerns reduce concentration at work.
- Housing-related stress lowers work motivation.
- Housing expenditure affects productivity and job commitment.
- Persistent financial pressure interferes with effective job performance.

Table 5: Mean Responses, Standard Deviations, and t -test Results of Academic and Non-Academic Staff on Strategies for Addressing Housing Expenditure Challenges among VTE Staff in Universities in Enugu State

S/N	Strategies	$\bar{X}_1$	SD_1	$\bar{X}_2$	SD_2	$\bar{X}_g$	R	t	p	Dec.
1	Universities should expand staff housing schemes for employees	4.72	0.48	4.81	0.39	4.77	SA	-1.43	0.154	NS
2	Housing allowance for university staff should be reviewed periodically	4.64	0.56	4.76	0.43	4.70	SA	-1.68	0.095	NS
3	Access to low-interest housing loans for staff	4.57	0.61	4.69	0.49	4.63	SA	-1.50	0.135	NS
4	Government should strengthen policies promoting affordable housing	4.48	0.66	4.61	0.53	4.55	SA	-1.55	0.123	NS
5	Universities should establish housing support programmes for staff	4.39	0.71	4.53	0.58	4.46	A	-1.53	0.128	NS
6	Provision of reliable public utilities	4.54	0.63	4.66	0.50	4.60	SA	-1.46	0.146	NS
7	Staff financial management education	4.18	0.80	4.29	0.68	4.24	A	-1.05	0.295	NS
8	Flexible housing payment arrangements	4.31	0.75	4.45	0.61	4.38	A	-1.42	0.157	NS

Table 5 Continues

9	Institutional partnerships with housing developers	4.43	0.69	4.58	0.55	4.51	SA	-1.60	0.111	NS
10	Transport support measures	4.12	0.84	4.26	0.72	4.19	A	-1.23	0.220	NS
11	Alternative staff accommodation initiatives	4.36	0.73	4.49	0.60	4.43	A	-1.36	0.175	NS
12	Periodic review of staff welfare policies	4.51	0.65	4.63	0.52	4.57	SA	-1.42	0.158	NS
Cluster Mean		4.44	0.68	4.56	0.55	4.50	SA	-1.44	0.151	NS

$\bar{X}_1$ = Mean of Academic Staff; SD_1 = Standard Deviation of Academic Staff; $\bar{X}_2$ = Mean of Non-Academic Staff; SD_2 = Standard Deviation of Non-Academic Staff; $\bar{X}_g$ = Grand Mean; R = Remark; t = t -value Results; P = P -value Results; VMC = Very Major Component; MC = Major Component; Df = 203; NS = Not Significant at $p > 0.05$.

Table 5 shows that respondents strongly agreed with the proposed strategies for addressing housing expenditure challenges, with a cluster mean of $\bar{X}_g = 4.50$ (SA). The most highly rated strategies were staff housing schemes, periodic review of housing allowance, and improved access to low-interest housing loans. The t -test showed no significant difference between academic and non-academic staff ($t = -1.44$, $Df = 203$, $p = 0.151$). Therefore, the null hypothesis was retained. Interview findings include:

- Universities should expand staff housing schemes.
- Housing allowances should be reviewed periodically.
- Staff should have greater access to affordable housing loans.
- Government and universities should strengthen staff welfare and housing support programmes.

Discussion of Findings

The study identified rent, electricity bills, alternative power expenses, transportation costs, maintenance expenses, and related utility payments as the major components of housing expenditure among vocational and technical education staff in universities in Enugu State. This suggests that housing expenditure extends beyond

accommodation payments to include several recurring costs required to maintain acceptable living conditions. These findings are consistent with studies showing that housing affordability is shaped by multiple accommodation-related expenses rather than rent alone. Nnametu & Emoh (2020) reported that utility costs, residential location, and housing maintenance contribute significantly to employees' housing burden, while Ndubueze (2020) highlighted the influence of broader housing-related costs on affordability challenges in Nigeria.

The study further revealed that VTE staff experience considerable housing expenditure challenges, including high rent burdens, rising utility and alternative power costs, among others. These challenges suggest that many staff members struggle to balance housing obligations with other household needs. The findings support earlier reports of affordability constraints among employees and tertiary institution staff. Nnametu & Emoh (2020) found that tertiary institution employees faced significant rental affordability challenges, while Adeyemi et al. (2021) and Ndubueze (2020) identified housing shortages, policy gaps, and escalating accommodation costs

as major contributors to housing affordability problems in Nigeria.

Findings also showed that housing expenditure challenges influence financial stress to a very high extent among vocational and technical education staff. Respondents indicated that housing-related pressures increase concerns about meeting financial obligations, reduce savings capacity, heighten financial insecurity, and limit preparedness for unexpected expenses. The finding agrees with previous studies linking housing costs and economic pressures to stress and wellbeing outcomes. Akinyoade et al. (2020) observed that housing conditions and related costs affect the wellbeing of university employees. Similarly, Ezenkiri et al. (2021) associated economic pressures with stress among academic staff, while Sintayehu & Hussien (2021) and Fadele et al. (2024) emphasized the influence of living conditions and financial pressures on employee welfare.

The study also found that housing expenditure challenges influence work performance to a high extent. Respondents perceived that accommodation-related financial pressures affect concentration, motivation, punctuality, task completion, and overall workplace effectiveness. This indicates that housing challenges may extend beyond household welfare and influence employees' ability to perform their responsibilities effectively. The finding supports earlier studies linking employee welfare conditions to job performance. Agba & Ocheni (2019) reported that workplace conditions significantly influence the performance of academic staff in Nigerian universities, while Nwokeocha (2023) found that staff welfare and working conditions affect

organisational commitment and performance. The finding is further supported by Ojo, *et al* (2022), who demonstrated that environmental conditions influence the wellbeing and performance of vocational teachers. Related studies also show that sustained stress can undermine employee motivation, effectiveness, and professional functioning (Ezenkiri et al., 2021; Oderinde & Akintunde, 2024).

Finally, respondents expressed strong support for strategies aimed at reducing housing expenditure challenges. Preferred measures included staff housing schemes, periodic review of housing allowances, access to low-interest housing loans, strengthened welfare policies, institutional housing support programmes, and broader affordable housing initiatives. This suggests that staff view housing expenditure challenges as issues requiring institutional and policy intervention rather than individual coping efforts alone. The finding aligns with previous recommendations for structured housing support and welfare programmes. Nnametu et al. (2024) emphasized the importance of housing financing mechanisms for university staff, while Adeyemi et al. (2021) advocated responsive housing policies to address affordability challenges. Similarly, Ogunode & Musa (2020) and Ukhurebor & Efanodor-Obeten (2024) stressed the importance of supportive institutional policies in promoting staff welfare, workforce effectiveness, and educational productivity.

Conclusion

The study concludes that housing expenditure has become a major welfare concern for vocational and technical

education staff in universities in Enugu State, with significant implications for both employees' financial wellbeing and work performance. The high cost of housing, utilities, transportation, and alternative power supply places considerable financial pressure on staff, which in turn contributes to financial stress and reduces workplace effectiveness. These findings suggest that addressing housing-related challenges requires deliberate institutional and government interventions, including improved staff welfare policies, affordable housing initiatives, and enhanced housing support programmes. Such measures are essential for promoting the financial stability, productivity, and overall wellbeing of university staff.

Recommendations

Based on the insights gathered, the study recommends the following practical steps:

1. University management should periodically review housing allowances and welfare packages to reduce the financial burden of housing expenditure on staff.
2. Universities and relevant government agencies should expand access to affordable staff housing schemes and low-interest housing loans.
3. Institutional housing support programmes should be strengthened to address rising housing-related costs among staff.
4. Universities should implement staff welfare measures that minimise the negative effects of housing expenditure on work performance.
5. Government and university authorities should promote affordable housing initiatives for university employees.

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