EXPLORING THE IMPACT OF HOUSING FEATURES IN ACHIEVING WELL-BEING OF BENEFICIARIES IN PUBLIC HOUSING ESTATES IN YOBE STATE, NIGERIA

ABUBAKAR MAMMADI
Abubakar Tafawa Balewa University Bauchi, Nigeria
amamadi@atbu.edu.ng ORCID ID: 0009 – 0007 – 8412 - 1692

MUHAMMAD UMAR BELLO
Abubakar Tafawa Balewa University Bauchi, Nigeria
mubello@atbu.edu.ng ORCID ID: 0000 – 0003 – 3474 - 8335

MOHAMMED ISHAQ MOHAMMED
Abubakar Tafawa Balewa University Bauchi, Nigeria
immohd@atbu.edu.ng ORCID ID: 0000 – 0002 – 2552 - 1633

JOSEPH KHALU UFERE
Abubakar Tafawa Balewa University Bauchi, Nigeria
khalujosef@gmail.com ORCID ID: 0000 – 0001 – 5521 - 1161

DOI: https://doi.org/10.64633/wissj.v10i4.02

Keywords

Housing Features, Well-being, Beneficiaries, Public Housing

Abstract

Research Problem: *this study investigated a research lacuna of not exploring housing features on well-being of beneficiaries in public housing estates in the study area. Also identified key challenges facing public housing in the contemporary times which include deficiency or poor provisions of housing features like portable water, electricity supply, roads/drainages, and security etc. in newly completed housing estates and are obviously crucial for well-being of the occupants.*
Methods: *the study adopted a quantitative approach and data were collected through a questionnaire survey from 218 beneficiaries in the public housing estates proportionately in the study areas. The data collected were subjected to descriptive and inferential statistics with mean ranking and multiple regression analysis to achieve the research objectives.With regard to the descriptive statistics, the results indicated availability of parking spaces, natural light and free ventilation, provision of gate/fence, pedestrian path and acceptability of the housing estates*

were ranked available. And for the inferential statistics, the analysisdemonstrated a strong significant effect of housing features on beneficiaries' well-being as shown by a t-statistics and p-value of 5.773 and 0.00 respectively at a 5% level of significance with public housing estates in Yobe State.
Conclusion: *the study concluded that, physical housing attribute has significant influence on well-being of beneficiaries with P-value of 5.773 and 0.00 at a 5% level of significant in public housing estates in Yobe State.*
Key contribution to knowledge: *the novelty of the study is that, specific housing features were introduced to optimize well-being of beneficiaries in the public housing estates.*
Recommendations: *finally the study recommends that, developers and policymakers prioritize: essential infrastructure like reliable provision of integrated social services, specifically schools and healthcare facilities, enhancing the quality of construction finishes and improving.*

Introduction

Housing remains the most crucial components of human existence in achieving well-being of beneficiaries in all genus of settlements around the world. As a basic human need, adequate housing not only provides accommodation but also serves as a bases for physical health, mental well-being, security, and social functioning to the residents.

Governments around the world, particularly in developing nations like Malaysia, Ethiopia, South Africa and Nigeria, have initiated public housing programmes to alleviate the housing shortage to enhance the living standards of citizens(Jegede, Adewole& Loved, 2021). However, the success of these programmes should consider the provision of housing features to trigger the level of quality of life offered to the beneficiaries of the houses(Jegede, Adewole& Loved, 2021).

The quality and adequacy of housing features which comprises of infrastructure, location, sites, design and qualityare crucial determinants of residents' well-being of their living environments (Ojo, Oladinrin& Obi, 2021).These housing features, therefore, directly influences beneficiaries' well-being in public housing estates. Moreover, studies by (Zhang & Yuan, 2023; Zhu & Holden, 2023; Zhang & Liu, 2023) have observed that, the relationship between these housing attributes and the well-being of beneficiariesis always direct or linear.

Well-being**,** as the dependent variable, encompasses social well-being, physical and mental health well-being and economic well-being (Voukelatou*et al.,* 2021). The World Health Organization, 2020 (WHO) defines health as a "state of complete physical, mental and social well-being." Inadequate and poor housing have been associated with negative health outcomes, stress, and reduced life satisfaction, particularly in low-income and vulnerable populations (Bhunia, Chatterjee, Gupta & Gupta, 2025). Thus, it is essential to understand how specific housing features influenceoverall well-being as the ultimate outcome of this study.

This study therefore amid to explore the impact of housing features in achieving well-being of beneficiaries in public housing in Yobe State by considering the two key objectives; to assess the provision of housing features in the

study area and effect of the physical housing environment on well-being of the beneficiaries.

Research Problem

This study found that, studies by Rangiwhetu*et al*. (2020); Hicks and Lewis (2019); Chapman and Plerse (2020) and Howden-Chapman *et al.* (2023) have examined the relationships between beneficiaries' satisfaction and well-being, but failed to examine the relationships between housing features specifically infrastructure, location, site, design and quality on beneficiaries'well-being in public housing estate. And this lacuna considered worthy of investigation by this paper.

Research by Saidu and Yeom (2020) highlighted the challenges facing public housing estates, which includes,delays in allocating completed houses to the target population in a timely manner. These delays compromise the overall quality of the houses due to damage caused by termites, burglars, and adverse weather conditions, particularly wind, affecting the building components. Another impediment faced by beneficiaries of public housing estates is the deficiency or poor provisions of housing features like portable water, electricity supply, roads/drainages, schools/healthcare facilities and security etc. in newly completed housing estates, and are obviously crucial for satisfaction and well-being of the occupants (Saidu&Yeom, 2020).

Conceptual Review

Overview on the concept of housing: Housing has been conceived in various ways by scholars, basically housing is more than a mere shelter, and it encompasses the totality of the residential environment that man uses for shelter (Millward-Hopkins, Steinberger, Rao& Oswald, 2020). This assertion by the authors is indeed, in nexus with the current study by identified specific housing attribute as crucial for optimizing well-being of residents of public housing estates in the study area.It is a structure that is highly needed for man's physical, mental health and social well-being (Ajom, Mfon, Moses &Eteng, 2022; Salih& Al-slik, 2023). Housing is a basic need in the daily needs of individuals. It is a very essential commodity and it is highly needed for survival of man. In all, humans desire housing units for different purposes (Pohl, Genz, Helbrecht&Dobrusskin, 2022). Mass housing connotes different meanings to different people. Odoyi and Riekkinen (2022) described mass housing as the provision of housing on a large scale by government or in collaboration with private sector for public purchase either on owner-occupier or leasing. This definition focused on mass housing for developmental purposes without considering welfare of public servants. It is thus, in parallel direction with this study, as this research targeted enhancing well-being of beneficiaries.

Gambo (2022) viewed public housing as a process of developing home ownership and most importantly assisting low income earners to have their personal place of abode. However, his definition did not highlight indicators of public housing schemes that enhance workers' welfare. Hence, this study come up with housing features indicators as infrastructure, location, site, design and quality in influencing well-being of occupants in the study area.

Beneficiaries' well-being

Well-being is a complex concept that encompasses a variety of physical, mental, and social dimensions. This study adopted three indicators in measuring well-being as social well-being, physical and mental health and economic well-being. It can be defined as the state of being comfortable, healthy, or happy

(Magyar & Keyes, 2019; Campbell & Gunning, 2020). In the perspective of Public Housing (PH), well-being is often perceived in general as the ability of beneficiaries to meet their basic necessities, live in safe and healthy housing, and actively participate in their communities' activities (Gutman, Moran-McCabe & Burris, 2019). This insight, is the ultimate goal of the study under consideration by exploring the physical structure on well-being of the beneficiaries of the public housing. Beneficiary well-being in public housing is a multifaceted concept that encompasses a wide range of factors, including: access to safe and affordable housing, healthcare facilities as well as access to essential services such as clean water, sanitation, feeling safe and secure in one's home, as well as having a sense of community and belonging. In fact, these assertions were exactly within the realm of the mentioned indicators of the study. It also comprises having access to prospects for education, employment, and social participation, having a stable income and being able to afford basic needs (Singu, Acharya, Challagundla&Byrareddy, 2020). Clair, (2019).These outcomes found that public housing can have a positive impact on a range of well-being results, includes a range of subsidies housing than private housing, which can free up income for beneficiaries to spend on other essential needs, such as food, healthcare, and education (Karji, Woldesenbet, Khanzadi&Tafazzoli, 2019; Das, Jones-Harrell, Fan, Ramaswami, Orlove&Botchwey, 2020).

According to Maina, *et al.,*(2021) study, suggested that public housing are typically required to meet certain standards of quality, such as having adequate space, ventilation and natural lighting. This insight, felt within the quality indicator of the study which measured all the mentioned variables. This can improve the physical environment of beneficiaries' well-being like quality of construction finishes, quality of roofing material to avert leakages. Public housing projects are often located in high-crime areas. However, studies have found that, public housing can help to reduce crime and violence by creating a more stable and supportive community environment.

Singu, Acharya, Challagundla and Byrareddy, (2020) revealed that public housing residents are more likely to have health insurance and to access preventive attention in all ramification. This can lead to enhance health outcomes, such as lower rates of chronic health related issues. This report would contribute a significance advantage to residents of public housing. However, it is important to note that not all public housing projects are created equal. Some projects are well-managed and provide residents with a safe and supportive environment. Others are poorly managed and can have a negative impact on beneficiary well-being in public housing. In line with this assertion, this study set to find out the current position of the beneficiaries in both descriptive and inferential results of the analysis in the study area.

Empirical studies review

Chu, *et al.,* (2022) studied impact of governments' commitment to Housing Affordability Policy (HAP) on people's happiness: evidence from China. The results suggest that Chinese urban residents' happiness is higher when the local government promises greater dedication to housing affordability improvement; however, this phenomenon existed only in the early 2010s, and the relationship between HAP and residents' happiness was insignificant in the mid-2010s, and even became negative in the late 2010s. Perelli-Harris, *et al.,* (2024) on internal displacement and subjective well-being,

the study examine the extent to which the subjective well-being (SWB) between IDPs and locals is due to economic hardship, inadequate housing, and/or weak social well-being in Nigeria. The result revealed low levels well-being components offered in the study area.

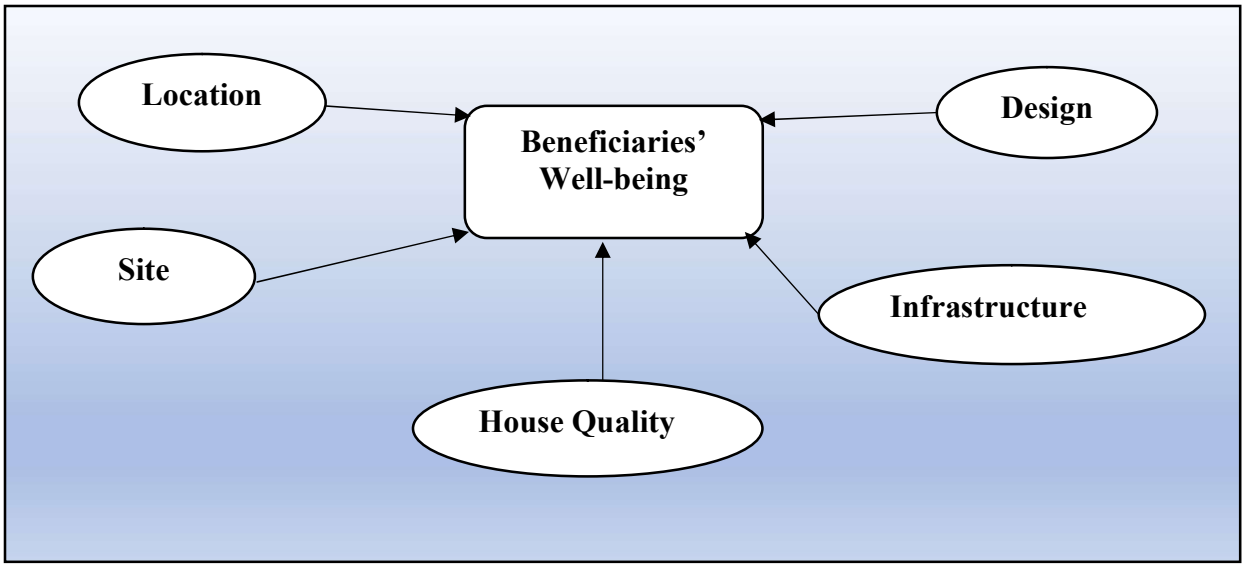


Figure 1: The Conceptual Framework of the Study: Beneficiaries' well-being (Dependent variable) while Housing features (Location, Site, Design, Quality and Infrastructure) is Independent variable of the study.

Materials and Methods

Research Population/Sampling frame/sample size. The target population of this study were the total number of beneficiaries in the public housing estates in the study area. The sampling frame of the study is 1,410 beneficiaries in the public housing estates in Yobe State, Nigeria and the sample size is 302 beneficiaries selected by the use of sample size table by Krejcien and Morgan 1970.

Major reason for using SEM in this study was it assesses theoretical proposition, indicating relationship between constructs and credibility of the theoretical model (Thakkar, 2020). In addition, it was used because of the advantages in SEM and increase in application of SEM in satisfaction study (Sharma &Dehalwar,2023). Some of the advantages include its ability to analyse complex and multiple regression at the same time and as a whole, rather than individual coefficients as in SPSS multiple regression (Hidayat&Wulandari, 2022).

Table 1: Housing estates locations, sample frame and sample size of the study

S/N	Housing Estate Location	Housing Types	Housing Units	Proportionate Sample Size
1	DAMATURU State Capital	3 Bedroom Urban 2 Bedroom Urban	735 75 810 Units	158 16 174
2	POTISKUM L.G. Headquarters	3 Bedroom Urban	150 Units	32
3	GASHUA L.G. Headquarters	3 Bedroom Urban 2 Bedroom Urban	100 50 150 Units	21 11 32
4	NGURU L.G. Headquarters	3 Bedroom Urban 2 Bedroom Urban	100 50 150 Units	21 11 32
5	GEIDAM L.G. Headquarters	3 Bedroom Urban 2 Bedroom Urban 2 Bedroom Rural	70 30 50 150 Units	15 06 11 32
TOTAL			1,410	302

The sampling techniques for the study are: (a) systematic sampling applied to homogenous housing type as in the case of Potiskum L. G. Headquarters has uniform housing type of 3Bedroom urban houses. Systematic sampling relies on arranging the target population according to some ordering scheme and then selecting elements at regular intervals through that ordered list (Pandey&Pandey, 2021). And (b) Stratified sample technique was adopted on the heterogeneous housing types as in the cases of Damaturu, Gashua and Nguru towns where we have 3Bedroom urban and 2Bedroom urban houses types while in Geidam town has 3Bedroom urban, 2Bedroom urban and 2Bedroom rural houses types. Stratified random sampling involves dividing the population into homogeneous subgroups and then taking a simple random sample in each subgroup (Rahi *et al*., 2017) (table 1).

Table 2: Questionnaire administration

Questionnaire	Number	Response rate
Administered	302	-
Collected	251	83%
Screened	218	72%

The sample size of the study is 302 (100%) (Table 2) were distributed to the beneficiaries for their responses. A total of 251 (83%) questionnaires were retrieved and 33 (13%) were discarded due to incomplete responds, missing data, univariate and multivariate outliers. Thereby, 218 (72%) responds were used for final analysis (Table 6). High percentage respond was achieved because a response rate of 70% and above is considered excellent for analysis and reporting (Eisele,*et al.* 2022).

Method of Data Collection

In this study, Primary Data was used. Primary data are raw data that have not been previously processed (Eisele,*et al.* 2022). In the case of this study, this is the data that was collected from the respondents' through the questionnaire survey. Questionnaire is a formal list of questions designed to gather response from individuals on a given topic in relation to personal information, intention, attitude, activities or behaviour and demographic characteristics (Karunarathna,*et al.* 2024)

The questionnaires developed to collect data for this study is in 3 sections as demographic, level of beneficiaries' well-being with public housing development and housing features in public housing development. These are used as the principal instruments for obtaining responses from the targeted respondents. A (5) points Likert scale questionnaire was used. The Likert measured the level of arrangement or discrepancy. The strategy included the use of closed-ended questions.

Method of Data Analysis and Presentation

The study employed the use of descriptive and inferential statistics to analyze the data collected. Statistical Package for Social Science (SPSS, version 27) was adopted for statistical analysis of the data collected from the questionnaire survey.

Normality of the Field data

Before multiple regression analysis to answer the research question, a normality test was carried out using skewness and kurtosis to meet the assumption of multiple regression analysis as suggested in (Zhang & Zhu, 2023). This is to show that the data is normally distributed and acceptable for the analysis. Thus it shows neither to skew to the right nor left hence, the data distribution ranges from -1.131 to -.001 which is within the acceptable range of +/-2 recommended in (Zhang & Zhu, 2023).

The Reliability of the constructs

The reliability of the constructs was analyzed by finding Cronbach's Alpha as suggested by

(Zhang & Zhu, 2023). Overall Cronbach's Alpha for the questionnaire was 0.732. This means that the questionnaire as a whole is reliable and acceptable. The reliability test for the field data presented in the Table 4 below showed that the Cronbach's Alphas obtained for each of the constructs are above acceptable Alpha of 0.7.

Table 3: Reliability Results of the Field Data

Constructs	**code**	**Cronbach's Alpha**	**No of Items**
Housing Features	-	-	-
Infrastructure	HFI	.721	5
Location	HFL	.714	4
Site	HFS	.703	5
Design	HFD	.728	5
Quality	HFQ	.756	5
Beneficiaries' Well-being	-	-	-
Social well-being	BWBS	.702	5
Physical and mental health	BWBP	.703	5
Economic well-being	BWBE	.705	5

Criteria for Ranking

As five (5) Likert scale was used in data collection and analysis, the same ranking scale was used in a mean ranking scale (Table 4). Scale on level of beneficiaries' well-being with public housing development ranges between very high and very low while scale on housing features in public housing development was based on highly available and not available as in (Robinson, 2024).

Table 4: Five (5) Likert scale criteria for beneficiaries' satisfaction with mass housing

S/N	**Well-being**	**Housing Features**	**Ranking scale**
1	Very high	Highly available	4.01 - 5.00
2	High	Available	3.01 - 4.00
3	Moderate	Moderate	2.01 - 3.00
4	Low	Less available	1.01- 2.00

5	Very low	Not available	00 - 1.00

Results and Discussion

The data analyses results and findings for each research question are presented below. The analysis results were presented in tables and findings were explain in textual forms. A 5-point Likert scale was used throughout the study with different constructs having similar or different scale descriptors.

Provision of housing features in the study area

Descriptive statistics based on the mean ranking was carried out to assess the provision of housing features in the public housing estates in the study area. The results showed the ranking, mean and standard deviation for each Item in Table 5.

Table 5: provision of housing features

Measurement Items	Mean	Std. Deviation	Ranking	Remark
Infrastructure	-	-	-	-
Availability of parking spaces	4.22	1.471	1	Highly available
Acceptability of the housing estate	3.93	1.503	2	Available
Provision of gate/fence for the estate	3.62	1.460	3	Available
Availability of basic infrastructure	3.14	1.455	4	Moderate
Provision of school and hospital	2.40	1.446	5	Less available
Location	-	-	-	-
Accessibility to nearest healthcare facilities	3.55	1.428	1	Moderate
Accessibility to public transportation	3.46	1.418	2	Moderate
Commute to work/school	3.32	1.433	3	Moderate
Proximity to social network like family/friends	2.34	1.436	4	Less available
Site	-	-	-	-
Availability of pedestrian path in the estate	4.20	1.449	1	Available
General cleanliness of the site	3.66	1.440	2	Available
Suitability of site for the estate	3.45	1.434	3	Moderate
Ease of navigation within the estate	3.42	1.456	4	Moderate
Frequency of garbage collection	3.08	1.463	7	Moderate
Design	-	-	-	-
Natural light and ventilation within house	4.22	1.446	1	Highly available
Functional layout of rooms	3.72	1.460	2	Available
Flexibility of design for modification	3.54	1.420	3	Moderate
Age-friendly design features	3.33	1.424	4	Moderate
Quality of construction finishes	2.33	1.435	5	Less available
Quality	-	-	-	-
Acceptability of the housing estate	4.13	1.418	1	Available
Freedom from dampness or mold problems	4.11	1.413	2	Available

Maintenance needs within your home	3.10	1.478	3	Moderate
Functionality of plumbing and electrical systems	3.06	1.434	4	Moderate
Roof leakages	2.36	1.412	5	Less available

Table 5 contains mean, standard deviation, ranking and remark: the mean represents the average value of a set of scores or measurements, it gives an idea of the central tendency of the data, in essence, mean tells where the data is centered (Rolfe *et al.,* 2020). And Standard Deviation (SD) measures the amount of variation or dispersion from the mean value. A low SD indicates that the data points tend to be close to the mean, while a high SD indicates that the data points are spread out over a wider range, in essence, SD tells how spread out the data is (Rolfe *et al.,* 2020).

Given the scope, the results in Table 5 shows that, availability of parking spaces in the housing estates ranked first "Highly available" with mean/std. deviation scores of 4.22/1.471. Also items of acceptability of the housing estate and provision of gate/fence for the estates ranked second and third as "Available" with mean/std. deviation scores of 3.93/1.503; 3.62/1.460. Moreover, items like quality of finishes, availability of basic infrastructure, maintenance needs, frequency of garbage collection, functionality of plumbing, general cleanliness of site, cleanliness of the apartment, reliability of basic infrastructure and accessibility of parking for disabilities were ranked fourth, fifth, sixth, seventh, eighth, ninth, tenth, eleventh and twelfth as "Moderate" with the mean/std. deviation scores as follow: 3.11/1.449; 3.13/1.455; 3.10/1.478; 3.08/1.463; 3.06/1.434; 3.02/1.456; 3.01/1.440; 2.94/1.435 and 2.85/1.536.

This explained that, nine (9) measurement items ranked "Moderate". These outcomes revealed that respondents affirmed the moderate provisions of the said items in the estates. However, measurement item of Provision of school, hospital, playground ranked the least thirteenth position as "Less available" with mean/std. deviation scores of 2.40/1.446. This analysis explained that provisions of schools and hospitals are yet to be provided in the estates. On the other hand, availability of parking spaces, acceptability of the housing estates and the provision of gates/fences are put in place.

Table 6: level of beneficiaries' well-being

Measurement Items	**Mean**	**Std. Deviation**	**Ranking**	**Remark**
Social well-being	-	-	-	-
Trust and support among residents	4.17	1.369	1	High
Safety and security	2.74	1.099	2	Moderate
Participation in events and activities	2.36	1.397	3	Low

Poor neighbourhood relationship	2.10	1.435	4	Low
Poor neighbourhood quality	2.06	1.426	5	Low
Physical and mental health	-	-	-	-
Quality of healthcare services	3.10	1.447	1	Moderate
Self-reported health issues	3.07	1.467	2	Moderate
Mental well-being related to env.	3.06	1.436	3	Moderate
Feeling of anxiety and depression	3.04	1.422	4	Moderate
Mental well-being related to env.	3.02	1.422	5	Moderate
Economic well-being	-	-	-	-
Satisfaction with economic situation	3.11	1.442	1	Moderate
Financial security	3.10	1.431	2	Moderate
Change in spending habits	3.08	1.431	3	Moderate
Ability to handle unexpected expenses	2.07	1.421	4	Low
Happiness with standard of living	2.09	1.419	5	Low

From Table 6 the results for measurement item of trust and support among residents ranked "High" with mean/std. deviation of 4.17/1.369. Trust and support among residents was rported cordial, this could be because all residents just newly settled in. This findings agrees with the previous studies of Ajaero (2024); NegeriGuta and Erena (2023) and Nezami (2021) on the housing satisfaction in Ibadan, the studies revealed that trust and support among residents was adjudged high satisfied. In contrast, items like participation in events and activities, poor neighbourhood relationship, poor neighbourhood quality, ability to handle unexpected expenses and happiness with standard of living were ranked low. In relation to poor neighbourhood relationship and neighbourhood quality, the housing estates being in new layout, may have scanty or nonexistence of neighbourhood settlers. Hence, the relationship may be underscored for this reason. This finding agrees with the previous studies of Li and Song, 2021; Li *et al.,* 2021; Zulaica and Oriolani, 2019 on public housing in Tailand that, poor neighbourhoodrelationship and neighbourhood quality leads to stress, health issues and decreased quality of life, and the residents' responses were rated low.

Ability to handle unexpected expenses, this could be generic phenomenon of the present economic situation. This study agrees with

study carried out by Perelli-Harris *et al.* (2024) on internal displacement and subjective well-being, the study examine the extent to which the subjective well-being (SWB) between IDPs and locals is due to economic hardship, inadequate housing, and/or weak social well-being in Nigeria. The result revealed that, there is low levels of social well-being components offered in the study area.

Effect of housing features on beneficiaries' well-being in public housing estates in the study area

A regression analysis was carried out to assess the effects of housing featureson beneficiaries' well-being of public housing development in the study area. The result was presented in table 8below indicated the value was R^2=.274, Df(2, 196)=35.003, p<.001. The model produced an overall R-value of 0.523 and an R square value of 0.274 with F-statistics of 35.003 which are significant as indicated by the p-value of 0.001 far below the recommended maximum of 0.05 (Robinson, 2024). This means that the independent variable Housing Features explained 27.4 % large significance (p<0.001) effect size on Beneficiaries' Well-being in the study area.

Table 7: Effects of housing features on beneficiaries' well-being in the study area.

Model Summary					**Df**	**F**	**Sig.**
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate			
1	.523	.265	.274	.92719	2,196	35.003	.000

Notes: a. Predictor: "Constant" Housing Features; b. Dependent Variable: Beneficiaries' Well-being

Contribution of Individual Housing Features on Beneficiaries' Satisfaction

The regression analysis beta result indicating the individual effects of housing features on the beneficiaries' well-being of public housing development in the study area. The regression coefficient shown in Table 7 below indicated that, the contribution of housing features into beneficiaries' well-being is significant as shown by a t-statistics and p-value of 5.773 and 0.00 respectively at a 5% level of significance. Therefore the housing featuresis what determines to beneficiaries' well-being. Thus, if housing features increases by 1 Likert value, the Likert value of beneficiaries' well-being will increase by 0.378. Hence, the housing featuresis what determine to beneficiaries' well-being

Table 8: Contribution of housing features on beneficiaries' satisfaction

coefficients							
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**	**Correlations**
		B	Std. Error	Beta			Zero-order
1	(Constant)	1.289	.489		2.637	.008	
	Housing features	.452	.088	.367	5.773	.000	.438

Note: Dependent Variable: Beneficiaries' Well-being

Conclusion

The results from the descriptive analysis carried out indicated that the independent variable(Housing Features) for the following measurement items: availability of parking spaces and natural light ranked highly available; acceptability of the housing unit,provision of gates/fences, pedestrian path, cleanliness, functionality and free from dampness were ranked available;Moreover, the study revealed that, for the dependable variable (Beneficiaries' Well-being) forthe measurement items: trust and support rated high; safety and security, mental well-being, self-reported health issues, quality of healthcare services, ability to handle unexpected expenses, economic situation, financial security, anxiety and depressionwere moderate well-being of the beneficiaries. In the same page, the inferential analysis of the study demonstrated a strong significant effect of housing featureson beneficiaries' well-beingas shown by a t-statistics and p-value of 5.773 and 0.00 respectively at a 5% level of significance with public housing development in Yobe State.

The study finally recommends the improvement in availability of quality of roofing materials, quality of construction finishes for floors/walls/ceilings and provision of schools/healthcare facilities.

Also called for improvement insocial support network, feeling of anxiety and depression, financial security to meet basic needs and level of happiness with present standard of living in house which were ranked moderate.

References

Ajom, S. K., Mfon, I. E., Moses, N. E. &Eteng, S. (2022). Residential Housing Satisfaction in Public Housing Estates in Calabar, Cross River State, Nigeria.*Journal of Social Sciences and Management Studies*, *1*(2), 63-68.

Bhunia, A., Chatterjee, U., Gupta, J., & Gupta, K. (2025).Urbanisation and Quality of Life: A Comparative Assessment between Developed and Developing Countries. In *Sustainability and Urban Quality of Life* (pp. 3-21). Routledge India.

Campbell, M. A. & Gunning, J. G. (2020).Strategies to improve mental health and well-being within the UK construction industry.*Proceedings of the Institution of Civil Engineers-Management, Procurement and Law*, *173*(2), 64-74.

Chapman, P.H. &Plerse, N. (2020).Commentary on Housing, Health, and Well-Being in Aotearoa/New Zealand.*Journals ofHealth Education & Behavior 2020, Vol. 47(6) 802 – 804*https://DOI:10.1177/10901981209679 32

Chu, M. T., Fenelon, A., Rodriguez, J., Zota, A. R. &Adamkiewicz, G. (2022). Development of a Multidimensional Housing and Environmental Quality Index (HEQI): Application to the American Housing Survey. *Environmental Health*, *21*(1), 56.

Clair, A. (2019). Housing: an under-explored influence on children's well-being and becoming. *Child Indicators Research*, *12*(2), 609-626.

Das, K. V., Jones-Harrell, C., Fan, Y., Ramaswami, A., Orlove, B. &Botchwey, N. (2020).Understanding Subjective Well-being: Perspectives from Psychology and Public Health.*Public Health Reviews*, *41*(1), 1-32.

Eisele, G., Vachon, H., Lafit, G., Kuppens, P., Houben, M., Myin-Germeys, I. &Viechtbauer, W. (2022).The Effects of Sampling Frequency and Questionnaire Length on Perceived Burden, Compliance, and Careless Responding in Experience Sampling Data in a Student Population. *Assessment*, *29*(2), 136-151.

Gambo, M. J. (2022). Effect of Institutional Context and Finance Context of Housing Finance on Home Ownership among Low-income Earners in Bauchi.*Journal of Financial Management of Property and Construction*, *27*(3), 415-436.

Gutman, A., Moran-McCabe, K. & Burris, S. (2019). Health, Housing, and the Law.*NEULR*, *11*, 251.

Hicks, S. & Lewis, C. (2019).Investigating Everyday Life in a Modernist Public Housing Scheme: The Implications of Residents' Understandings of Well-Being and Welfare for Social Work. *British Journal of Social Work Vol. 49, 806–823*

Hidayat, R. &Wulandari, P. (2022). Structural Equation Modelling (SEM) in Research: Narrative Literature Review. *Open Access Indonesia Journal of Social Sciences*, *5*(6), 852-858.

Howden-Chapman, P., Bennett, J., Edwards, R., Jacobs, D., Nathan, K. & Ormandy, D. (2023).Review of the Impact of Housing Quality on Inequalities in Health and Well-being.*Annual review of public health*, *44*, 233-254.

Jegede, F. O., Adewole, J. A. & Loved, K. S. (2021). Assessment of Residential Satisfaction for Sustainability in Public-Private Partnership (PPP) Housing Estates in Lagos.*Journal of Earth and Environmental Science* 665(2021)0121031.

Karji, A., Woldesenbet, A., Khanzadi, M. &Tafazzoli, M. (2019). Assessment of Social Sustainability Indicators in Mass Housing Construction: A Case Study of Mehr Housing Project. *Sustainable Cities and Society*, *50*, 101697.

Karunarathna, I., Gunasena, P., Hapuarachchi, T., &Gunathilake, S. (2024). The crucial role of data collection in research: Techniques, challenges, and best practices. *Uva Clinical Research*, 1-24.

Magyar, J. L. & Keyes, C. L. (2019). Defining, Measuring, and Applying Subjective Well-being. *Journal of Housing*

Maina, J., Dagoli, M., Abdulkadir, A., Muhammad, N., Muhammed, I., Yusuf, B. &Abdulrazaq, M. (2021).Satisfaction with Dwelling Unit Attributes and Infrastructure within Selected Public Housing Estates in Northern Nigeria.*CSID Journal of Infrastructure Development*, *4*(1), 96-111.

Millward-Hopkins, J., Steinberger, J. K., Rao, N. D. & Oswald, Y. (2020).Providing Decent Living with Minimum Energy: A Global Scenario. *Global Environmental Change*, *65*, 102168.

Odoyi, E. J. &Riekkinen, K. (2022).Housing Policy: An Analysis of Public Housing Policy Strategies for Low-income Earners in Nigeria.*Sustainability*, *14*(4), 2258.

Ojo, L. D., Oladinrin, O. T. & Obi, L. (2021).Critical barriers to environmental management system implementation in the Nigerian construction industry. *Environmental Management*, *68*(2), 147-159.

Pandey, P. &Pandey, M. M. (2021). Research Methodology Tools and Techniques.Bridge Center. *Travel Behaviour and Society*

Perelli-Harris, B., Zavisca, J., Levchuk, N. & Gerber, T. P. (2024). Internal Displacement and Subjective Well-being: The Case of Ukraine in 2018. *Social Forces*, *102*(3), 1157-1179.

Pohl, L., Genz, C., Helbrecht, I. &Dobrusskin, J. (2022). Need for Shelter, Demand for Housing, and Desire for Home: A Psychoanalytic Reading of Home-making in Vancouver. *Housing Studies*, *37*(9), 1650-1668.

Rahi, S., AbdGhani, M. &Alnaser, F. M. (2017). The influence of e-customer services and perceived value on brand loyalty of banks and internet banking adoption: a structural equation model (SEM). *The Journal of Internet Banking and Commerce*, *22*(1), 1-18.

Rangiwhetu L., Plerse, N., Chissholm, E. & Chapman, P.H. (2020). Public Housing and Wellbeing: Evaluation Frameworks to Influence Policy. *Journals of Health Education and Behavior Vol. 47(6) 825-835.*

Robinson, J. (2024). Likert scale.In *Encyclopedia of quality of life and well-being research* (pp. 3917-3918). Cham: Springer International Publishing.

Saidu, A. I. &Yeom, C. (2020). Success Criteria Evaluation for a Sustainable and Affordable Housing Model: A Case for Improving Household Welfare in Nigeria Cities. *Sustainability*, *12*(2), 656.

Salih, A. B. M. & Al-slik, G. (2023).The Concept of Home as Manifested in the Baghdad Houses in Iraq.*ISVS e-journal*, *10*(2), 33-56.

Sharma, S. N. &Dehalwar, K. (2023).Fundamentals of Planning and

Design of Housing.*Journal of Urban Planning.*

Singu, S., Acharya, A., Challagundla, K. &Byrareddy, S. N. (2020). Impact of Social Determinants of Health on the Emerging COVID-19 Pandemic in the United States.*Frontiers in Public Health*, *8*, 406.

Thakkar, J. J. (2020). Structural Equation Modelling. *Application for Research and Practice*.

The World Health Organization, 2020 (WHO)

Umana, A. U., Garba, B. M. P., Ologun, A., Olu, J. S. & Umar, M. O. (2024). Innovative Design Solutions for Social Housing: Addressing the Needs of Youth in Urban Nigeria. *World Journal of Advanced Research and Reviews*, *23*(03), 383-396.

Voukelatou, V., Gabrielli, L., Miliou, I., Cresci, S., Sharma, R., Tesconi, M. &Pappalardo, L. (2021).Measuring Objective and Subjective Well-being: Dimensions and Data Sources. *International Journal of Data Science and Analytics*, *11*, 279-309.

Zhang, T., Li, X. & Liu, J. (2023). How does Housing Tenure Mix Affect Residents' Mental Health through a Social Environment Lens? An Empirical Examination from Guangzhou (China). *Frontiers in Public Health*, *10*, 1024796.

Zhang, T., Sun, Y. & Yuan, X. (2023). Is Mixed-housing Development Healthier for Residents? The Implications on the Perception of Neighborhood Environment, Sense of Place, and Mental Health in Urban Guangzhou. *Journal of Urban Affairs*, 1-20.

Zhu, Y. & Holden, M. (2023).Housing and Psychosocial Well-being during the COVID-19 Pandemic.*Habitat International*, *135*, 102812.