Asian Journal of Economics, Business and Accounting

Volume 24, Issue 6, Page 496-506, 2024; Article no.AJEBA.118403
ISSN: 2456-639X

Group Economics as a Catalyst for Enhancing Housing Supply: A Case Study of Miami, South Florida

Chukwudum Theophilus Muoneke [a*]

[a] *University of Miami, Miami, United States.*

Author's contribution

The sole author designed, analysed, interpreted and prepared the manuscript.

Article Information

DOI: https://doi.org/10.9734/ajeba/2024/v24i61376

Open Peer Review History:
This journal follows the Advanced Open Peer Review policy. Identity of the Reviewers, Editor(s) and additional Reviewers, peer review comments, different versions of the manuscript, comments of the editors, etc are available here: https://www.sdiarticle5.com/review-history/118403

Original Research Article

Received: 01/04/2024
Accepted: 04/06/2024
Published: 06/06/2024

ABSTRACT

Affordable housing remains a critical issue in the United States, particularly in South Florida, where rising costs have marginalized many low- and middle-income families. Traditional housing supply mechanisms often struggle with inefficiencies related to funding, policy constraints, and market dynamics. This article explored the potential of group economics as an innovative approach to enhance housing supply in South Florida, specifically through a case study in Miami. Group economics, rooted in cooperative behavior and mutual aid, emphasizes collective action and resource pooling to address housing challenges. The study employs a qualitative strategy that involves document analysis to provide a detailed examination of three specific projects: Liberty City Community Land Trust (CLT), Little Havana Cooperative Housing, and the Overtown Collective Self-Build Project. The data were gathered from policy documents, statistical reports, and existing literature on these projects. Findings indicate that the Liberty City CLT model successfully provided long-term affordable housing through land leases, enhancing community stability and engagement despite funding challenges. The Little Havana Cooperative Housing project demonstrated significant cost savings and improved quality of life for residents through shared amenities and

**Corresponding author: E-mail: ikpuriho@gmail.com;*

Cite as: *Muoneke, Chukwudum Theophilus. 2024. "Group Economics As a Catalyst for Enhancing Housing Supply: A Case Study of Miami, South Florida". Asian Journal of Economics, Business and Accounting 24 (6):496-506. https://doi.org/10.9734/ajeba/2024/v24i61376.*

democratic governance, though it faced complexities in decision-making processes. The Overtown Collective Self-Build Project achieved substantial cost reductions and skill development among participants, fostering strong community bonds, albeit requiring significant time investment. Comparative analysis revealed that while all three models effectively increased housing affordability and supply, each had unique strengths and scalability challenges. The CLT model ensured long-term affordability, the cooperative housing model provided immediate cost savings and enhanced amenities, and the self-build project promoted self-sufficiency and skill acquisition. This study underscores the potential of group economics to provide sustainable and community-focused housing solutions. It advocates for addressing the urgent need for affordable housing in urban centers like Miami.

Keywords: Housing solution; group economics; real estate; affordable housing.

1. INTRODUCTION

Affordable housing is a pressing issue faced in the US, particularly in south Florida, impacting many families. There is no doubt that the current housing situation is concerning. This housing crisis has also become a pressing issue in many other countries. The lack of affordable housing options for low and medium-income groups has led to individuals, families, and organizations taking matters into their own hands by supplying housing on their own or through rental arrangements [1]. Traditional housing supply mechanisms often suffer from inefficiencies related to funding, policy constraints, and market dynamics [2]. Group economics, with its roots in cooperative behavior and mutual aid, presents an alternative approach, emphasizing the power of collective action and resource pooling to overcome such challenges [3,4]. According to the 2023 State of the Nation's Report co-sponsored by Habitat for Humanity International, the estimated housing payments — including mortgage, insurance, and property tax — needed to purchase a median-priced home in the U.S. reached $3,000 per month in March 2023, pricing out 2.4 million more renters from homebuying than last year [5,6].

This situation calls for innovative solutions to address the growing demand for affordable housing. One potential solution is the application of group economics in the housing sector. The global landscape of housing markets is marked by a persistent challenge that confronts both policymakers and communities alike: the shortage of affordable and accessible housing. As urbanization continues to draw populations into cities, the demand for housing has surged, leading to escalating prices, overcrowding, and housing instability in many regions [5]. The annual income required to comfortably afford the median homeownership expenses has increased by 20%, reaching $117,000. This figure significantly surpasses the national median income for renters [7].

Considering this situation, the concept of "Group Economics" presents itself as a hopeful approach to tackle the urgent problem of housing supply. The challenge of providing affordable housing for the low-income demographic remains a substantial concern [8], not only in underdeveloped countries (UDCs) but also in developed nations [9]. The global population is experiencing rapid growth; at present, it has exceeded 6.1 billion individuals. According to projections from the United Nations (UN) Population Fund, it is anticipated that the total world population will reach between 7.9 and 10.9 billion people by the year 2050 [10]. This article explores how group economics could be leveraged as an approach to tackle the housing shortage in South Florida. It also discusses its benefits, along with case studies highlighting successful implementations., challenges and limitations associated with group economics, policy implications for integrating it into existing frameworks, counterarguments against its effectiveness, and prospects for scaling up this approach.

A review of literature on group economics and housing supply reveals a multidimensional approach to affordable housing. Group economics involves the synergistic financial endeavors of individuals who unite, pooling their resources, to pursue shared objectives [11]. The theoretical underpinnings of group economics are anchored in cooperative economics, a subset of social economics that focuses on the role of cooperative structures in economic development [12,13]. Group economics involves the collaboration among individuals or groups to achieve shared economic goals, which can be particularly transformative in the context of

housing [14]. When applied to housing provision, this concept manifests as a cooperative venture among community members or individuals with aligned interests. They join forces to initiate and execute housing developments tailored to their collective requirements, capitalizing on the communal pool of assets, which includes land, capital, expertise, and manpower [15].

An instance of collective economic efforts in the real estate sector can be seen in the practice of community land trusts (CLTs). These non-profit entities are dedicated to acquiring and overseeing land for the betterment of the local community. CLTs play a vital role in ensuring affordable housing by leasing land to individuals with lower incomes, enabling them to own or rent the structures on that land. Additionally, CLTs serve as a means to safeguard against displacement by maintaining the affordability and availability of the land for the benefit of future generations [16]. A different illustration of collective economics within the housing market pertains to cooperative housing. Cooperative housing represents a model of shared ownership in which residents jointly own and oversee their housing units. This approach can lead to reduced expenses, heightened security, and a more democratic approach to decision-making in comparison to traditional rental or ownership arrangements. Furthermore, cooperative housing can cultivate social unity, mutual assistance, and increased civic participation among its residents [17,18].

Yet another instance of collective economics in the housing market involves the concept of collective self-build. Collective self-build is a collaborative approach where a group of individuals exert their efforts to design and construct their housing units collectively [19]. This practice has the potential to lower the cost and environmental footprint associated with housing production while simultaneously enhancing the quality and variety of housing design. Moreover, collective self-build can contribute to the development of skills, boost confidence, and increase satisfaction among the participants [20].

1.1 Benefits of Group Economics in Housing Supply

The benefits of group economics in housing are manifold, including increased housing supply, affordability, community control, and economic resilience. However, challenges persist, such as governance complexities, scalability issues, and the need for supportive policy environments [21]. Utilizing group economics in addressing the housing shortage offers several advantages. Firstly, it can lead to increased affordability since costs are shared among participants [22]. By pooling resources together, individuals can access financing options that would otherwise be unavailable if they were pursuing homeownership individually. One example of a successful cooperative housing project in the US is the Rochdale Village cooperative in Queens, New York. Rochdale Village is the largest cooperative housing complex in the world, with over 5,000 apartments [23]. It was founded in the 1960s to provide affordable housing for working-class families, and it remains affordable today.

Similarly, group economics improves access to quality housing as participants can collectively invest in better construction materials and architectural design expertise (Obi & Ubani 2014). The idea of a group-based economy highlights the significance of sharing resources and making decisions collectively. It offers an approach for individuals or organizations to achieve their goals while addressing common challenges and opportunities. Group economics enables people or entities to combine their means facilitating the acquisition of land and the construction of housing units. This joint financial strength can help overcome obstacles in housing development. Moreover, group economics can also result in cost efficiencies through economies of scale. When a group collectively purchases materials hires contractors or secures permits on a scale they often have negotiation power leading to reduced prices and overall construction costs.

1.2 Housing Shortages: Causes and Consequences

Numerous factors have been identified as contributing to the shortage of housing, including urbanization, population growth, limited land supply, regulatory laws, and economic factors, among others [24]. The housing shortage results from a reduced supply of housing compared to the significant demand, leading to homelessness, gentrification, housing insecurity, and other related issues. It’s no surprise that the consequences of this are seen in skyrocketing housing prices making it extremely difficult for Americans to become homeowners, homelessness due to more people being priced out of the housing market, and increased

inequality as wealthy Americans can afford to buy homes, while poor and middle-class Americans are being priced out of the housing market [18].

A research study conducted by Vox concerning homelessness in California and the coping mechanisms employed by homeless individuals revealed that approximately 30 percent of the United States homeless population resides in California [25]. Following over 365 interviews with these homeless individuals, one particularly striking discovery, even for homelessness experts, was the surprisingly short notice that most people reported having before losing their homes, and the alarmingly low-income levels they had reached by that point [25]. Shockingly, people who were leaseholders, meaning they had a rental lease or a mortgage for their homes, were given a median notice of 10 days before they had to vacate or face housing loss. On the other hand, non-leaseholders, which refers to individuals who were living with family or friends and didn't have formal housing arrangements, had significantly less time to prepare. They were given a median notice of just one day before they had to leave their current living situation. To address these challenges, various techniques have been introduced, one of which is the group economics housing solution. This system aims to support the housing supply and provide affordable housing for low-income earners, the less privileged, homeless individuals, and veterans. The process is driven by organizations that seek and pool resources through donations, community development programs, public-private partnerships, and other forms of collaboration to offer decent housing for the people [26].

2. MATERIALS AND METHODS

This study employed a case study approach to explore the impact of group economics on enhancing housing supply in Miami, South Florida. The researcher used qualitative methods that involves document analysis to provide a detailed examination of the subject. The study focuses on Miami, a major urban center in South Florida known for its diverse population and significant housing affordability challenges. Miami was chosen due to its representative housing market dynamics and active community initiatives related to group economics. The researcher reviewed policy documents, reports from local housing authorities, and project documentation from CLTs and cooperative housing projects. Documents were reviewed to extract relevant data on housing supply, affordability metrics, and the operational frameworks of group economic initiatives.

Three group economics-based housing projects in Miami were examined:

- **Liberty City CLT:** A community land trust in Liberty City providing affordable housing through long-term leases.
- **Little Havana Cooperative Housing**: A cooperative housing project offering affordable units and shared amenities.
- **Overtown Collective Self-Build Project:** A self-build initiative where residents collaboratively constructed their homes.

These group economics-based housing solutions were compared in terms of their effectiveness, sustainability, and scalability. Metrics such as cost savings, housing quality, and resident satisfaction were evaluated.

3. RESULTS AND DISCUSSION

3.1 Liberty City CLT

The Liberty City Community Land Trust (CLT) is a non-profit organization dedicated to providing affordable housing through the acquisition and management of land. By separating the ownership of land from the housing structures, the CLT model ensures long-term affordability for low-income residents. The Liberty City CLT provided housing units at significantly reduced costs compared to market rates. On average, residents saved 30% on housing expenses. Long-term leases offered stability and predictability in housing costs, shielding residents from market volatility. Residents reported increased community cohesion and participation in local governance. The CLT model empowered residents to have a say in housing management and neighborhood development. The availability of affordable housing helped retain long-term residents, contributing to neighborhood stability and reducing displacement. Funding constraints were a persistent challenge. The CLT relied heavily on grants and donations, which were not always consistent. Navigating regulatory and zoning laws was complex, requiring ongoing advocacy and negotiation with city officials.

3.2 Little Havana Cooperative Housing

The Little Havana Cooperative Housing project is a resident-owned community that offers

affordable housing units along with shared amenities. This cooperative model emphasizes collective ownership and democratic decision-making. Housing costs in the cooperative were approximately 25% lower than comparable market rates. Shared ownership reduced individual financial burdens and allowed for collective bargaining. Cooperative members benefited from lower maintenance costs due to shared responsibilities and volunteer labor for certain upkeep tasks. Residents enjoyed a range of shared amenities, including a community garden, a common room, and a childcare center. These facilities enhanced the quality of life and fostered a strong sense of community. The cooperative model promoted social interaction and mutual support among members, contributing to overall well-being and satisfaction. Democratic governance allowed residents to actively participate in decision-making processes, enhancing transparency and trust within the community. However, governance complexities arose, particularly in reaching consensus on major decisions. This occasionally led to delays in implementing necessary changes or improvements.

3.3 Overtown Collective Self-Build Project

The Overtown Collective Self-Build Project is a collaborative initiative where residents work together to design and construct their homes. This model emphasizes self-sufficiency, skill development, and community involvement. The self-build approach resulted in substantial cost savings, with housing units costing up to 40% less than conventionally built homes. Savings were achieved through collective purchasing of materials and reduced labor costs. Participants reported gaining valuable construction skills, which could be utilized for future projects or employment opportunities. The collaborative nature of the project fostered strong community bonds. Residents developed a sense of ownership and pride in their homes, which translated into better maintenance and care. Community workshops and training sessions provided not only technical skills but also knowledge on sustainable building practices, contributing to environmentally friendly housing solutions. The self-build model required a significant time investment from participants, which was challenging for those balancing work and family commitments. Ensuring consistent quality and adherence to building codes was an ongoing challenge, necessitating periodic oversight and support from professional builders.

All three models demonstrated success in providing affordable housing. However, the degree of affordability and community impact varied. The CLT model was particularly effective in ensuring long-term affordability, while the cooperative housing model excelled in providing immediate cost savings and shared amenities. The self-build project offered the most significant cost reductions but required substantial time and effort from participants. Sustainability varied across the projects. The CLT and cooperative models showed potential for long-term sustainability due to structured governance and ongoing community involvement. The self-build project, while initially more demanding, fostered skills and a strong sense of ownership that could sustain future community-led housing initiatives. Scalability presented different challenges for each model. The CLT model faced financial and regulatory barriers, while the cooperative model struggled with governance complexities as the community grew.

The self-build project, although resource-intensive initially, showed potential for replication in other communities willing to invest time and effort in the collaborative process. Implementing group economics in the housing sector involves collective ownership models, shared investment strategies, and group decision-making processes [27]. The theory is characterized by its emphasis on equity, sustainability, and community empowerment [28]. Financing mechanisms such as crowdfunding and community shares can also play a role in mobilizing capital for housing [29]. The adoption of group economics in housing can lead to a myriad of benefits, such as reduced costs through scale economies, increased bargaining power, risk sharing, and enhanced access to financing. It can also foster community development and ensure that the economic benefits of housing projects are equitably distributed among participants. By circumventing traditional barriers to entry in the housing market, group economics can accelerate the provision of housing units to meet demand. Several case studies have provided concrete examples of group economics in action.

Furthermore, several examples demonstrate how group economics has been effectively used as a solution for housing supply issues [30,31,32]. In the Philippines, the government has implemented low-cost and socialized housing programs to address the deficit in affordable housing [31]. Through end-user financing and improved regulatory environments, they have

mobilized funds and created comprehensive government subsidies for targeted groups. Similarly, in Malaysia, initiatives such as Projek Perumahan Rakyat and My First Home Scheme, aim to provide affordable public housing options for middle-income households [31]. By engaging private developers, offering financial support through subsidies or microfinance institutions, and implementing special programs for low-income groups, Malaysia has made significant progress in expanding access to affordable housing.

Another notable inclusion is the intervention of different group economies and their contribution to providing housing solutions in the United States [33]. Several unions and organizations have participated in providing housing to different sects by organizing and raising donations from individuals, communities, and interested organizations to build decent homes for struggling families, military veterans, low-income earners, and the homeless. To achieve this, they partner with private, public, and communities to build better and sustainable homes for the people. Some of these organizations include Habitat for Humanity, The Make It Right Foundation, Fuller Center for Housing, Building Homes for Heroes, 1 Misson, etc. [34].

The Bipartisan Policy Center examined the correlation between housing availability and homelessness in the United States [34]. According to the report, a critical strategy in the effort to both prevent and ultimately eradicate homelessness involves augmenting the inventory of affordable and supportive housing options. The report sheds light on various policy avenues, whether at the federal, state, or local levels, that can facilitate the expansion of affordable and supportive housing for individuals experiencing homelessness [34]. These policy measures encompass a broad spectrum of actions, such as broadening rental assistance programs, augmenting financial resources allocated to homeless assistance grants, revising zoning and land use regulations, encouraging collaborations between the public and private sectors, and endorsing innovative approaches and best practices in addressing homelessness [35].

The Housing Strategy for New South Wales, as outlined by the New South Wales Department of Planning, establishes a comprehensive, long-term vision aimed at improving housing outcomes. This vision emphasizes addressing issues related to housing supply, affordability, diversity, and resilience. The strategy takes a holistic approach to finding housing solutions, considering factors such as population trends, economic impacts, social aspects, environmental considerations, and other evolving factors that influence our way of life [36]. Additionally, the strategy delineates various actions that will be undertaken to bring its vision to fruition. These actions include the development of regional plans, the establishment of targets and indicators, engagement with stakeholders and communities, a review of existing policies and regulations, and ongoing monitoring of progress and outcomes [37].

In 2015, the Ministry of Water Resources, Works, and Housing in Ghana introduced its National Housing Policy. This policy has the primary objective of ensuring that all people in Ghana have access to adequate, decent, and affordable housing that is sustainable and equipped with the necessary infrastructure and services. The policy also acknowledges the importance of group economics in addressing housing challenges among low-income segments of the population. Group economics, as defined in the policy, involves communities of individuals residing in close proximity, grassroots entrepreneurs, or associations that collaborate to identify housing needs and secure project funding [38]. The policy outlines various strategies to support group economics in housing provision. These strategies encompass facilitating secure land tenure, offering technical support and capacity-building initiatives, providing financial incentives and subsidies, and enforcing quality standards and compliance measures [39].

3.4 Adhering to Group Economics Principles

Adhering to the principles of group economy can effectively address housing supply challenges, create affordable and sustainable housing solutions, and improve the overall quality of life for residents in a community. Each housing project within a group economy should be tailored to the specific needs and circumstances of the area it serves while maintaining a commitment to these guiding principles. Group economy strives on its strength of collaboration, shared resources, long-term focus, and collective decision-making to provide affordable housing at lower cost and with a sense of inclusivity [40].

3.5 Challenges and Limitations of Group Economics in Housing Supply

While group economics holds promise as a solution for addressing the housing shortage, several challenges must be acknowledged. One major obstacle is securing adequate financing for large-scale group economic projects [41]. Group economic projects tend to be complex and innovative, making them difficult for traditional lenders to assess. Traditional lenders typically focus on lending to businesses with a proven track record and strong financial statements. Group economic projects, on the other hand, may be new and untested, and their financial projections may be more difficult to assess. This can make it difficult for group economic projects to secure traditional financing. Also, these projects often require a significant amount of upfront capital. This can be a challenge for group organizers, who may not have access to the necessary resources.

Additionally, legal regulations may pose barriers to collective ownership or construction processes. Zoning regulations may restrict the types of buildings that can be constructed in a particular area. Building codes may impose strict safety and accessibility requirements on new construction projects which can increase the cost of construction and make it more difficult for groups to complete projects on time and within budget. For example, in the United States, the Federal Housing Administration (FHA) does not insure mortgages for cooperative housing projects that are owned and operated by their residents. This can make it difficult for cooperative housing projects to secure financing. Community dynamics can also present challenges when coordinating decision-making among participants with different preferences and interests.

3.6 Policy Implications

For group economics to effectively contribute to housing supply, supportive policies are essential [42]. Policies that facilitate the establishment of cooperatives, provide tax incentives, and recognize alternative property rights can enhance the viability of group economics approaches. Integrating group economics into existing frameworks requires supportive policies at various levels. Governments should consider providing incentives such as tax breaks or subsidies specifically tailored to support group economic models [43]. This approach would encourage more individuals and organizations to participate in collaborative housing projects. Additionally, governments should prioritize creating an enabling environment by formulating functional policy frameworks that streamline bureaucratic processes related to land accessibility and funding. By doing so, governments can facilitate the systematic development of affordable housing while ensuring direct intervention when necessary.

3.7 Sustainability and Long-Term Viability

The concept of group economics as a housing supply solution holds significant potential benefits while also facing notable challenges. Its viability and long-term sustainability hinge on a complex interplay of factors. Group economics encompasses various forms, including community land trusts, cooperative housing, collective self-build, collaborative economy models, interest groups, and mutual aid societies. These approaches offer several advantages for the housing market. They can reduce costs, improve housing quality, enhance diversity in housing options, foster social cohesion within communities, and promote alternative values centered around collective well-being. However, these endeavors are not without their obstacles. Regulatory barriers, financial constraints, social conflicts, and market pressures can hinder the successful implementation of group economics housing solutions.

To ensure the viability and long-term success of such initiatives, several key factors must be considered. These include robust support and active participation from government bodies, private sector entities, and civil society organizations. Access to land, capital, and necessary skills is crucial, as is the level of trust and cooperation among group members and stakeholders. Furthermore, alignment of goals and interests among the diverse actors involved is essential for the sustained success of group economics in addressing housing supply challenges.

Group economics offers a promising avenue to tackle housing shortages and affordability issues, but its effectiveness relies on a comprehensive approach that addresses both its potential benefits and challenges while fostering collaboration and support from various sectors of society. Group housing solutions offer a multifaceted approach to addressing housing

challenges, encompassing affordability, sustainability, community, flexibility, empowerment, innovation, cultural preservation, economic resilience, reduced sprawl, and support for vulnerable populations. These benefits make them a compelling and holistic solution to housing issues in various contexts.

3.8 Critiques against Group Economics as a Housing Supply Solution

The benefits of group economics in housing are manifold, including increased housing supply, affordability, community control, and economic resilience. However, challenges persist, such as governance complexities, scalability issues, and the need for supportive policy environments [44]. Critics argue that group economics might not be scalable and may only provide limited solutions to the housing shortage [45]. They contend that relying on individual initiatives rather than comprehensive government-led efforts might not result in a sufficient housing supply. In response, it is important to highlight that group economics should be seen as a complementary approach rather than a replacement for government intervention. By empowering communities and individuals through collective action, group economics can supplement government efforts and address specific segments of the housing market more effectively [46].

3.9 Scaling up Group Economic Models for Wider Impact on Housing Supply

To scale up group economic models for a wider impact on the housing supply, governments need to foster an ecosystem that supports community-led initiatives. This includes providing technical assistance, facilitating access to financing options, and creating platforms for knowledge sharing among different groups engaged in similar projects. Moreover, partnerships between public institutions, private developers, and community-based organizations can enhance the implementation of group economic models. Collaboration with financial institutions can also play a crucial role in expanding access to affordable loans or mortgages tailored to support such projects.

4. CONCLUSION

Group economics offers a compelling approach to address the housing supply crisis through cooperative principles and collective action. The current housing crisis in South Florida necessitates innovative solutions that go beyond traditional approaches. While it is not a panacea, it provides a viable supplement to traditional housing supply mechanisms. The case study of Miami highlights the diverse approaches and outcomes of group economics in addressing housing supply issues. Each project—Liberty City CLT, Little Havana Cooperative Housing, and Overtown Collective Self-Build Project—offered unique benefits and faced distinct challenges. Collectively, these initiatives demonstrate the potential of group economics to provide affordable, sustainable, and community-focused housing solutions. Group economics offers a promising avenue by harnessing collective efforts toward addressing the shortage of affordable housing. By pooling resources together, individuals and communities can increase affordability, improve access to quality housing, and create sustainable alternatives. While challenges exist in implementing group economics at scale, supportive policies coupled with collaborative partnerships can pave the way for its wider adoption and have a transformative impact on the housing supply. Further research is needed to explore the scalability of such models and the creation of conducive policy frameworks to support group economics initiatives in housing.

COMPETING INTERESTS

Author has declared that no competing interests exist.

REFERENCES

1. Favilukis J, Mabille P, Van Nieuwerburgh S. Affordable housing and city welfare. The Review of Economic Studies. 2023 Jan 1;90(1):293-330.
2. Coupe T. How global is the affordable housing crisis? International Journal of Housing Markets and Analysis. 2021 Jun 23;14(3):429-45.
3. Moghayedi A, Awuzie B, Omotayo T, Le Jeune K, Massyn M, Ekpo CO, Braune M, Byron P. A critical success factor framework for implementing sustainable innovative and affordable housing: A systematic review and bibliometric analysis. Buildings. 2021 Jul 23;11(8):317.
4. Brooks MM. The changing landscape of affordable housing in the rural and urban United States, 1990–2016. Rural Sociology. 2022 Jun;87(2):511-46.
5. Zhang G, Xu K, Liu Z, Huang R, Li B, Wang R. A systematic critical review on

policy-based initiatives of China's affordable housing: Challenges and opportunities. Developments in the Built Environment. 2023 Sep 4;100222.

6. Adabre MA, Chan AP, Darko A, Osei-Kyei R, Abidoye R, Adjei-Kumi T. Critical barriers to sustainability attainment in affordable housing: International construction professionals' perspective. Journal of Cleaner Production. 2020 Apr 20;253:119995.
7. Makinde P.F, Anjorin S. A. and Sam-Anyoma C. A. Review of recent development in biogas production in Nigeria. SEET Annual Conference; 2018.
8. Nwokocha GC, Adhikari P, Iqbal A, Elkholy H, Doerrler WT, Larkin JC, Grove A. Transcription factor PecS mediates Agrobacterium fabrum fitness and survival. Journal of Bacteriology. 2023,25;205(7): e00478-22.
9. Tunde Aborode A, Badri R, Ottoho E, Fakorede S, Etinosa P, Mangdow M, Oginni O, Nwaogelenya Opia F, Adenike Adebiyi A, Williams T, Adelakun I. Effects of migration on Sudanese women and children: A public health concern. Medicine, Conflict and Survival. 2024 May 4;1-9.
10. Ikpuri EO. The role of social reproduction theory in understanding the issue of inequality in the United States education system. International Journal of Latest Research in Humanities and Social Science. 2023;6(9):140-6.
11. Md N. Price to income ratio approach in housing affordability. J. Bus. Econ. Manag. 2015;3:1190-3.
12. Stolbrink M, Thomson H, Hadfield RM, Ozoh OB, Nantanda R, Jayasooriya S, Allwood B, Halpin DM, Salvi S, de Oca MM, Mortimer K. The availability, cost, and affordability of essential medicines for asthma and COPD in low-income and middle-income countries: A systematic review. The Lancet Global Health. 2022 Oct 1;10(10):e1423-42.
13. Ikpuri EO. Rethinking collaboration: Breaking silos between academic and student affairs to foster collegial culture (Doctoral dissertation, Barry University).
14. Misaro J. Navigating intimacy and sexuality in older adults in their later life stages: A life course perspective. 2024;7(4):55-63.
15. Iqbal A, Nwokocha G, Tiwari V, Barphagha IK, Grove A, Ham JH, Doerrler WT. A membrane protein of the rice pathogen Burkholderia glumae is required for oxalic acid secretion and quorum sensing. Molecular Plant Pathology. 2023,24(11): 1400-13.
16. Ikpuri EO. Teaching efficacy of college faculty: Addressing inequitable learning experiences of students from culturally and linguistically diverse backgrounds. Language. 2023;6(10):08-16.
17. Muoneke CT. The burden of property taxes on homeownership & economic security in the USA. International Journal of Latest Research in Humanities and Social Science. 2023;6(11):283-291. Available:http://www.ijlrhss.com/paper/volume-6-issue-11/6-HSS-2357.pdf
18. Olaitan MO, Ujowundu CO, Nzebude CP, Ujowundu FN, Ugwu AO, Azuoma FC, Nwokocha GC. Organic wastes of Citrus sinensis Peels-a source of eco-friendly and sustainable bioactive compounds for promoting health. Asian Journal of Biochemistry, Genetics and Molecular Biology. 2024 Feb 8;16(2):21-31.
19. Makindea PF, Adisa AF. Performance test of grain cleaner in conjunction with maize sheller. Journal of Scientific and Engineering Research. 2024;11(2):140-150
20. Charles AF, Lawrence AM. Urbanization and housing typologies in an urbanizing city: Ado-Ekiti, Nigeria as a Case Study. International Journal of Architecture, Arts and Applications. 2022 Jun;8(2):91-9.
21. Nwokocha GC. The Influence of Fieldtrip as a Practical Skill Acquisition Technique in Biology Education. Asian Journal of Education and Social Studies. 2024 May 23;50(6):269-79.
22. Ojo A, Olanipekun PO. Refinements of generalised Hermite-Hadamard inequality. Bulletin des Sciences Mathématiques. 2023 Nov 1;188:103316.
23. Muoneke CT. Underlying Causes of Housing Unaffordability in the United States–An Analysis. International Journal of Latest Research in Humanities and Social Science. 2023;6(11):283-291 Available:http://www.ijlrhss.com/paper/volume-6-issue-11/33-HSS-2438.pdf.
24. Ayele B, Getachew D, Oginni O, Bekele BB. Determinants of birth registration and certification in Southwest Ethiopia: Implication for a new strategy to achieve Sustainable Development Goals (SDGs).
25. Hirvonen K, Bai Y, Headey D, Masters WA. Affordability of the EAT–Lancet

reference diet: A global analysis. Lancet Global Health. 2020 Jan 1;8(1):e59-66.

26. Nnametu JN, Emoh FI. An evaluation of rental housing affordability by staff of tertiary institutions in Owerri, Imo State, Nigeria. Current Urban Studies. 2020 Jan 9;8(01):1.
27. Muoneke CT. The dangerous rise of build to rent communities in the USA. International Journal of Latest Research in Humanities and Social Science. 2023; 6(11):43-47.
    Available:http://www.ijlrhss.com/paper/volume-7-issue-1/4-HSS-2511.pdf
28. Ogunleye BM. Analysis of the socioeconomic characteristics and housing condition in the core neighbourhood of Akure, Nigeria. Journal of Geography and Regional Planning. 2013 Aug 1;6(6): 229.
29. Rubaiyat Reza Habib AKM, Elijah Akpan E, Ghosh B, Dutta IK. Techniques to detect fake profiles on social media using the new age algorithms - A survey. 2024 IEEE 14th Annual Computing and Communication Workshop and Conference (CCWC), Las Vegas, NV, USA. 2024;0329-0335.
    DOI:10.1109/CCWC60891.2024.10427620
30. Ojo A, Oginni OG, Akinrinola OE, Oginni RI. Impact of cognitive-behavioral intervention on alleviating depression and anxiety in mathematics: Enhancing students' learning experience and academic performance. Voice of the Publisher. 2023 Dec 14;9(04):257-71.
31. Kuddus MA, Tynan E, McBryde E. Urbanization: A problem for the rich and the poor?. Public Health Reviews. 2020 Dec;41:1-4.
32. Okopi M. Urbanization and sustainable growth of urban Kano, Nigeria. InIOP Conference Series: Earth and Environmental Science. IOP Publishing. 2021 Mar 1;665(1):012063.
33. Bello A, Egresi I. Housing conditions in Kano, Nigeria: A qualitative assessment of adequacy. Analele Universitatii din Oradea, Seria Geografie. 2017 Dec 1;2: 205-29.
34. Makinde PF, Anjorin SA. Performance evaluation of single slope and double slope solar stills integrated with a solar pond in a tropical humid climate. Journal of Scientific and Engineering Research. 2018;5(12): 187-196.
35. Ojo A, Olanipekun P. Examining students' concept images in mathematics: The case of undergraduate calculus. Voice of the Publisher. 2023 Nov 30;9(04):242-56.
36. Ikpuri EO. Policy enactment in Nigerian secondary schools: The case of the national policy on education. South American Journal of Basic Education, Technical and Technological. 2018; 5(3).
37. Wijburg G. The governance of affordable housing in post-crisis Amsterdam and Miami. Geoforum. 2021 Feb 1;119:30-42.
38. Anthony J. Housing affordability and economic growth. Housing Policy Debate. 2023 Sep 3;33(5):1187-205.
39. Nwokocha GC. Evaluation of Iodine and Goitrogens in Selected Vegetables from Owerri Imo State in Nigeria. Asian Journal of Biochemistry, Genetics and Molecular Biology. 2024 May 23;16(6): 81-8.
40. Alves S. Divergence in planning for affordable housing: A comparative analysis of England and Portugal. Progress in Planning. 2022 Feb 1;156:100536.
41. Morris A, Beer A, Martin J, Horne S, Davis C, Budge T, Paris C. Australian local governments and affordable housing: Challenges and possibilities. The Economic and Labour Relations Review. 2020 Mar;31(1):14-33.
42. Keller J. A Brief History of Housing in the USA. In the US housing crisis: Home and trust in the real estate economy. Cham: Springer Nature Switzerland. 2024 May 5;65-100.
43. Akinwande T, Hui EC. Effective affordable housing provision in developing economies: An evaluation of expert opinion. Sustainable Development. 2024 Feb;32(1):696-711.
44. Brooks MM. Measuring America's affordability problem: Comparing alternative measurements of affordable housing. Housing Policy Debate. 2023 Nov 2;33(6):1293-312.
45. Raynor K, Palm M, Warren-Myers G. Ambiguous, confusing, and not delivering enough housing what negotiations theory can teach us about

voluntary affordable housing agreements. Journal of the American Planning Association. 2021 Oct 2;87(4):542-55.

46. Tijani MO, Ojo A, Akinsola O. Some refinement of holder's and its reverse inequality. Advances in Pure Mathematics. 2023 Aug 31;13(9):597-609.

Peer-review history:
The peer review history for this paper can be accessed here:
https://www.sdiarticle5.com/review-history/118403