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BEYOND SHELTER: ASSESSING THE SOCIO-ECONOMIC IMPACT OF AFFORDABLE HOUSING PROGRAMMES ON MIXED HOUSEHOLDS

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ABSTRACT

Beyond physical shelter, affordable housing programmes influence household welfare, economic security, social inclusion and access to opportunities. Affordable housing determines the amount of household income remaining for food, education, healthcare, transport and savings. The provision of affordable housing however, does not necessarily translate automatically into improved socioeconomic welfare. Households may continue to experience challenges related to employment, household income, education, healthcare, transport costs, social integration and access to essential services, particularly where housing programmes are inadequately connected to economic opportunities. For mixed households comprising individuals and families from different socioeconomic backgrounds, these challenges become more complex because the benefits and costs of affordable housing vary according to income levels, household characteristics and access to neighbourhood resources. The study is anchored on the Capability Approach theory as well as a descriptive research design and simple random sampling that was used to select respondents in the study. Yamane (1967) simplified formula was used to select a sample size of 292 households from the target population of 1080 households from Mukuru affordable housing project. Structured questionnaires were used in collecting primary data that was analysed using SPSS software version 29. Data analysis entailed descriptive and inferential analysis. Descriptive analysis included percentages, means and standard deviations Inferential results included correlation and multiple regression results. From the results, the study concluded social impacts have a positive and statistically significant relationship with affordable housing programmes in Kenya. Economic impacts have a positive and statistically significant relationship with affordable housing programmes in Kenya. The study recommends that the Kenyan government, through the State Department for Housing and Urban Development and other relevant stakeholders, should integrate social infrastructure into affordable housing programmes. The Kenyan government should strengthen affordable housing policies by ensuring that housing costs, including associated service charges, remain within the financial capacity of different household income categories.

Key words: *Affordable Housing Programmes, Socio-Economic Impact, Mixed Households*

1. Introduction

Affordable housing remains a major development priority globally because adequate shelter is closely associated with health, sanitation, infrastructure, social inclusion and sustainable urban development. The importance of housing is reflected in the United Nations Sustainable Development Goals (SDGs), particularly SDG 3 on good health and well-being, SDG 6 on clean water and sanitation, SDG 9 on infrastructure and innovation, SDG 10 on reduced inequalities, and SDG 11 on inclusive, safe and sustainable cities and communities. In Kenya, the desire to attain Kenya Vision 2030 and realise the benefits of the Constitution of Kenya 2010 align to the need of affordable shelter and housing. As such, the socio-economic impact of affordable housing carries much impact to practice, policy and research.

Beyond physical shelter, affordable housing programmes influence household welfare, economic security, social inclusion and access to opportunities. Affordable housing determines the amount of household income remaining for food, education, healthcare, transport and savings, hence potentially improving broader socioeconomic welfare (Ariaee & Takalloo, 2024). Through affordable housing programmes, households generate rent savings, although the benefits may differ according to household characteristics and the neighbourhood in which beneficiaries live. For the households from different income and socioeconomic backgrounds living within the same housing development, affordable housing programmes contribute to greater socioeconomic integration and access to opportunities (Diamond & McQuade, 2019). Mixed-income housing is premised partly on reducing the concentration of poverty and connecting lower-income households to neighbourhoods with better services, social networks and economic opportunities (Levin et al., 2022).

The socioeconomic effects of affordable housing programmes extend to education, employment and human capital development. Through affordable housing, households save a smaller proportion of their income for children's schooling, healthcare and productive activities (Ariaee & Takalloo, 2024). These benefits however, depend on the quality, location and accessibility of the housing programme. A housing project located far from schools, healthcare facilities and public transport may reduce the potential socioeconomic gains even when the housing itself is affordable (Miller & Kiernan, 2021). Affordable housing programmes also affect social cohesion, neighbourhood quality and subjective well-being. Mixed-income affordable housing programmes seek to create interaction across socioeconomic groups while improving neighbourhood services, safety and informal social control (Gu et al., 2026).

The provision of affordable housing however, does not necessarily translate automatically into improved socioeconomic welfare. Households may continue to experience challenges related to employment, household income, transport costs, social integration and access to essential services, particularly where affordable housing programmes are inadequately connected to economic opportunities (Favilukis et al., 2023). For mixed households comprising individuals and families from different socioeconomic backgrounds, these challenges become more complex because the benefits and costs of affordable housing vary according to income levels and household characteristics (Olaniran & Musvoto, 2025).

There remains inadequate empirical evidence on the broader socioeconomic effects affordable housing programmes beyond the provision of physical shelter. Existing research largely focuses on housing affordability, housing quality and access to shelter, with comparatively less attention given to whether affordable housing programmes improve household economic wellbeing, employment opportunities, education, access to services and social wellbeing among mixed households. This creates a knowledge gap.

2. Empirical Review

The study is anchored on the Capability Approach theory. The theory was advanced by Amartya Sen (1979) and proposes that development should be assessed in terms of the substantive freedoms and capabilities that people have to achieve the lives they value, rather than merely by the resources or goods they possess. The theory distinguishes between resources, capabilities and functionings. Therefore, access to resources such as affordable housing becomes meaningful when it enables households to achieve improved living conditions, health, education, employment, security and social participation. The theory proposes that socioeconomic wellbeing depends not only on the availability of housing but also on ability of households to convert housing resources into valuable socioeconomic outcomes.

Azlan et al. (2025) researched on affordable housing and social integration: how inclusionary zoning contributes to mixed-income communities. The study conducted a systematic review of secondary data from 2000 to 2024 across major cities including Kuala Lumpur, New York, London and Toronto. From the results, while inclusionary zoning, has increased supply of affordable housing, its success in fostering social integration varies significantly based on local market conditions and policy design. Mvuyana and Matthews (2025) in a study on tax credit mechanisms and policy innovation for affordable housing in South Africa indicated that tax credit programs have successfully mobilized private investment in affordable housing, particularly when supported by strong regulatory oversight, clear eligibility criteria and alignment with spatial planning frameworks.

A study by Reid (2023) on closing the affordable housing gap: identifying the barriers hindering the sustainable design and construction of affordable homes. Identified seven key matters of concern including design (not) for all, homogeneity of provision, unhealthy living environment, inadequate construction project management, environmental unsustainability, placemaking and inadequate technical knowledge and skillsets. Cooper et al. (2026) in a study on what drives support for largescale housing reform noted that in 2021 in UK, 8.5 million people had unmet housing needs on account of affordability, accessibility and quality. Evidence suggested a much more coordinated and ambitious state-led approach. Higher risk of destitution, low socioeconomic status and lower health status predict higher levels of support and that adversarially co-produced narratives increase levels of support, especially among firm opponents of the policy.

Muhammed et al. (2025) conducted a systematic review on affordable housing in developing regions and noted that achieving affordability in developing regions requires a holistic approach that integrates material innovation with human capacity building. Materials commonly used in developed countries face adoption barriers in developing regions due to challenges related to supply chains, industry capacity and regulatory frameworks. However, locally available materials require ongoing research to enhance their availability and structural performance. Therefore, achieving affordable housing depends on an integrated approach that combines locally sourced materials, innovative construction techniques and the strategic application of critical success factors. Bates (2026) in a study on 'An opportunity to grow, to exist, to be': how social and affordable housing providers operationalize the right to housing by enhancing capabilities further observed that social and affordable housing providers not only ensure tenants are safely housed, but also prioritize their access to relevant supports, infrastructures and opportunities for participation in society. Thus, social and affordable housing providers are not only seeking to offer shelter or fulfil the right to housing, but also to enhance tenants' capabilities.

Ortega et al. (2025) conducted a systematic review of renewable energy integration in social housing and its impacts on affordability and community sustainability and demonstrated that

technologies such as photovoltaic panels, solar thermal collectors and heat pumps, often coupled with energy-efficient design and retrofitting practices, were found to significantly reduce operational costs for residents, enhance affordability and promote environmental responsibility. Renewable energy integration in social housing generates interconnected environmental, social and economic benefits. Nwachukwu et al. (2025) in a study on addressing housing affordability in Nigeria through incremental housing revealed that the MFF's approach offers a viable pathway to homeownership for low- to middle-income earners. However, it fails to reach the poorest segments due to persistent affordability barriers.

3. Methodology

The study was guided by a descriptive research design and simple random sampling that was used to select respondents in the study. Yamane (1967) simplified formula was used to select a sample size of 292 households from the target population of 1080 households from Mukuru affordable housing project. Structured questionnaires were used in collecting primary data that was analysed using SPSS software version 29. Data analysis entailed descriptive and inferential analysis. Descriptive analysis included percentages, means and standard deviations Inferential results included correlation and multiple regression results. The results were presented using tables.

4. Results

4.1 Demographic Results

The demographic analysis in the study included gender of the respondents, age, marital status, highest level of education as well as the monthly household income.

Table 1: Gender

	Frequency	Percent
Male	225	77.1
Female	67	22.9
Total	292	100

From the results, 77.1% of the respondents were male whereas 22.9% were female.

Table 2: Age

	Frequency	Percent
25-34 Years	55	18.8
35-44 Years	148	50.7
45-54 Years	62	21.2
Over 55 Years	27	9.2
Total	292	100

From the results, 50.7% of the respondents were aged between 35 and 44 years, 21.2% were aged between 45 and 54 years, 18.8% were aged between 25 and 34 years while 9.2% were aged over 55 years.

Table 3: Marital Status

	Frequency	Percent
Single	7	2.4
Married	201	68.8
Divorced/Separated	51	17.5
Widowed	33	11.3
Total	292	100

From the results, 68.8% of the respondents were married, 17.5% were divorced/separated, 11.3% were widowed while 2.4% were single.

Table 4: Highest Level of Education

	Frequency	Percent
Secondary	102	34.9
Diploma	120	41.1
Degree	61	20.9
Postgraduate	9	3.1
Total	292	100

It was noted that 41.1% of the respondents had diploma as their highest level of education, 34.9% secondary, 20.9% recorded degree while 3.1% recorded postgraduate levels of education.

Table 5: Monthly Household Income

	Frequency	Percent
Below Ksh.25000	65	22.3
Ksh.25001-50000	227	77.7
Total	292	100

From the results, 77.7% of the respondents recorded household incomes between Ksh.25001 and Ksh.50000 while 22.3% recorded household incomes below Ksh.25000.

4.2 Descriptive Statistics

The descriptive results for the study are presented in this section.

Table 6: Descriptive Results for Social Impacts

	SD %	D %	N %	A %	SA %	M	S Dev
The affordable housing programme has improved my household's overall quality of life.	0.0%	0.0%	12.0%	43.8%	44.2%	4.32	0.68
The housing programme has improved my household's access to essential social services such as schools and healthcare facilities.	18.8 %	21.2%	16.4%	20.5%	22.9%	3.08	1.45
Living in the affordable housing programme has improved safety and security for my household.	0.0%	0.0%	4.1%	34.2%	61.6%	4.58	0.57
The housing programme has strengthened social interaction and relationships among households from different socioeconomic backgrounds.	0.0%	0.0%	18.2%	40.8%	41.1%	4.23	0.74
The affordable housing programme has improved my household's sense of social inclusion and belonging in the community.	0.0%	0.0%	19.2%	40.8%	40.1%	4.21	0.74

From the results, 43.8% of the respondents were in agreement that the affordable housing programme has improved my household's overall quality of life, 44.2% were strongly in agreement while 12% were neutral with a mean and respective standard deviation of 4.32 and 0.68. The statement, 'The housing programme has improved my household's access to essential social services such as schools and healthcare facilities' recorded responses as follows; 20.5% of the respondents were in tandem, 22.9% were in agreement strongly while 16.4% were neutral with a mean of 3.08 and standard deviation of 1.45. With a mean of 4.58 and SD of 0.57, 61.6% of the respondents were strongly in concurrence that living in the affordable housing programme has improved safety and security for my household, 34.2% were in tandem while 4.1% were neutral. The statement, 'The housing programme has strengthened social interaction and relationships among households from different socioeconomic backgrounds' recorded responses as follows; 40.8% of the respondents were in tandem, 41.1% were in agreement strongly while 18.2% were neutral with a mean of 4.23 and standard deviation of 0.74. With a mean of 4.21 and SD of 0.74, 40.1% of the respondents were strongly in concurrence that the affordable housing programme has improved my household's sense of social inclusion and belonging in the community, 40.8% were in tandem while 19.2% were neutral.

Table 7: Descriptive Results for Economic Impacts

	SD	**D**	**N**	**A**	**SA**		
	%	**%**	**%**	**%**	**%**	**M**	**S Dev**
The affordable housing programme has reduced the proportion of household income spent on housing.	20.2%	18.5%	22.3%	20.5%	18.5%	2.99	1.39
The programme has enabled my household to allocate more income to education, healthcare, food and other essential needs.	20.2%	19.5%	17.1%	19.5%	23.6%	3.07	1.47
Living in the affordable housing programme has improved my household's access to employment and income-generating opportunities.	20.9%	19.5%	20.2%	20.5%	18.8%	2.97	1.41
The housing programme has improved my household's ability to save or invest part of its income.	19.2%	18.8%	20.2%	18.5%	23.3%	3.08	1.44
The affordable housing programme has improved my household's overall economic security and financial wellbeing.	17.1%	19.9%	20.5%	18.5%	24.0%	3.12	1.42

From the results, 20.5% of the respondents were in agreement that the affordable housing programme has reduced the proportion of household income spent on housing, 18.5% were strongly in agreement while 22.3% were neutral with a mean and respective standard deviation

of 2.99 and 1.39. The statement, 'The programme has enabled my household to allocate more income to education, healthcare, food and other essential needs' recorded responses as follows; 19.5% of the respondents were in tandem, 23.6% were in agreement strongly while 17.1% were neutral with a mean of 3.07 and standard deviation of 1.47. With a mean of 2.97 and SD of 1.41, 18.8% of the respondents were strongly in concurrence that living in the affordable housing programme has improved my household's access to employment and income-generating opportunities, 42.1% were in tandem while 20.2% were neutral. The statement, 'The housing programme has improved my household's ability to save or invest part of its income' recorded responses as follows; 18.5% of the respondents were in tandem, 23.3% were in agreement strongly while 20.2% were neutral with a mean of 3.08 and standard deviation of 1.44. With a mean of 3.12 and SD of 1.42, 24% of the respondents were strongly in concurrence that the affordable housing programme has effectively addressed the housing needs of participating households, 18.5% were in tandem while 20.5% were neutral.

Table 8: Descriptive Results for Affordable Housing Programmes

	SD %	D %	N %	A %	SA %	M	S Dev
The affordable housing programme provides housing units that are affordable relative to household income.	0.0%	0.0%	24.0%	41.8%	34.2%	4.10	0.76
The housing units provided under the programme meet acceptable standards of quality, safety and adequacy.	0.0%	0.0%	18.8%	41.1%	40.1%	4.21	0.74
The location of the affordable housing programme provides convenient access to employment, education, healthcare and other essential services.	0.0%	0.0%	18.2%	42.1%	39.7%	4.22	0.73
The affordable housing programme adequately accommodates households from different socioeconomic backgrounds.	0.0%	0.0%	17.1%	42.1%	40.8%	4.24	0.72
The affordable housing programme has effectively addressed the housing needs of participating households.	0.0%	0.0%	18.5%	42.1%	39.4%	4.21	0.73

From the results, 41.8% of the respondents were in agreement that the affordable housing programme provides housing units that are affordable relative to household income, 34.2% were strongly in agreement while 24% were neutral with a mean and respective standard deviation of 4.10 and 0.76. The statement, 'The housing units provided under the programme meet acceptable standards of quality, safety and adequacy' recorded responses as follows; 41.1% of the respondents were in tandem, 40.1% were in agreement strongly while 18.8% were neutral with a mean of 4.21 and standard deviation of 0.74. With a mean of 4.22 and SD of 0.73, 39.7% of the respondents were strongly in concurrence that the location of the affordable

housing programme provides convenient access to employment, education, healthcare and other essential services, 42.1% were in tandem while 18.2% were neutral. The statement, 'The affordable housing programme adequately accommodates households from different socioeconomic backgrounds' recorded responses as follows; 42.1% of the respondents were in tandem, 40.8% were in agreement strongly while 17.1% were neutral with a mean of 4.24 and standard deviation of 0.72. With a mean of 4.21 and SD of 0.73, 39.4% of the respondents were strongly in concurrence that the affordable housing programme has effectively addressed the housing needs of participating households, 42.1% were in tandem while 18.5% were neutral. Correlation results are presented in Table 9.

4.3 Inferential Statistics

Table 9: Correlation Results

		Affordable Housing Programmes	Social Impacts	Economic Impacts
Affordable Housing Programmes	Pearson Correlation	1	.481**	.503**
	Sig. (2-tailed)		0.000	0.000
	N	292	292	292
Social Impacts	Pearson Correlation	.481**	1	.634**
	Sig. (2-tailed)	0.000		0.000
	N	292	292	292
Economic Impacts	Pearson Correlation	.503**	.634**	1
	Sig. (2-tailed)	0.000	0.000	
	N	292	292	292

The correlation between social impacts and affordable housing programmes was positive (0.481) and statistically significant (0.000<0.05). The correlation between economic impacts and affordable housing programmes was positive (0.503) and statistically significant (0.000<0.05).

Table 10: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.545a	0.297	0.292	0.25551

From the results, the R Square for the estimated model was 0.297. This implies that social and economic impacts are significant in explaining 29.7% of the total changes in affordable housing programmes. The remaining percentage is explained by variables not included in the study.

Table 11: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.966	2	3.983	61.012	.000b
	Residual	18.867	289	0.065		
	Total	26.833	291			

It was established that the estimated model is statistically significant as provided for by the significance value p=0.000<0.05 in the estimated model as well as the calculated F value of 61.012 which is greater that the critical F value from F tables under the same degrees of freedom.

Table 12: Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.129	0.099		31.499	0.000
Social Impacts	0.131	0.031	0.272	4.263	0.000
Economic Impacts	0.149	0.029	0.33	5.181	0.000

The coefficient of social impacts was positive (0.131) and statistically significant (p=0.000<0.05). Therefore, a unit increase in social impacts results in 0.131 units significant increase in affordable housing programmes. Thus, social impacts determine significantly affordable housing programmes in Kenya. Azlan et al. (2025) indicated that while inclusionary zoning, has increased affordable housing supply, particularly in high-demand urban areas, its success in fostering social integration varies significantly based on local market conditions and policy design. Muhammed et al. (2025) indicated that achieving affordability in developing regions requires a holistic approach that integrates material innovation with human capacity building. Conversely, locally available materials require ongoing research to enhance their availability and structural performance. Therefore, achieving affordable housing depends on an integrated approach that combines locally sourced materials, innovative construction techniques and the strategic application of critical success factors. Bates (2026) noted that social and affordable housing providers not only ensure tenants are safely housed, but also prioritize their access to relevant supports, infrastructures and opportunities for participation in society. Thus, social and affordable housing providers are not only seeking to offer shelter or fulfil the right to housing, but also to enhance tenants' capabilities.

The coefficient of economic impacts was positive (0.131) and statistically significant (p=0.000<0.05). Therefore, a unit increase in economic impacts results in 0.149 units significant increase in affordable housing programmes. Thus, economic impacts determine significantly affordable housing programmes in Kenya. Mvuyana and Matthews (2025) indicate that tax credit programs have successfully mobilized private investment in affordable housing, particularly when supported by strong regulatory oversight, clear eligibility criteria and alignment with spatial planning frameworks. Although limited tax incentives are available, they have not been specifically tailored to incentivize the delivery of affordable housing. Cooper et al. (2026) noted that while the Labour Government have placed emphasis on liberating private builders from red tape to build, evidence suggests a much more coordinated and ambitious state-led approach may be necessary. Higher risk of destitution, low socioeconomic status and lower health status predict higher levels of support and that adversarially co-produced narratives increase levels of support, particularly among firm opponents of the policy. Ortega et al. (2025) found technologies such as photovoltaic panels, solar thermal collectors and heat pumps, often coupled with energy-efficient design and retrofitting practices to significantly reduce operational costs for residents, enhance affordability and promote environmental responsibility. Nwachukwu et al. (2025) reveal that the MFF's approach, which focuses on shell-and-core construction, cooperative-based financing and flexible payment structures, offers a viable pathway to homeownership for low-

to middle-income earners. However, it fails to reach the poorest segments due to persistent affordability barriers.

5. Conclusion

The study concludes that social impacts have a positive and statistically significant relationship with affordable housing programmes in Kenya. Affordable housing programmes contribute to improved household quality of life through access to decent shelter, security, healthcare, education and other essential social services. Furthermore, mixed-income affordable housing programmes promote social interaction, inclusion and cohesion among households from different socioeconomic backgrounds. However, the extent of these benefits depends on the availability of adequate social infrastructure and the ability of different household categories to access essential services.

Economic impacts have a positive and statistically significant relationship with affordable housing programmes in Kenya. Access to affordable housing improve household economic wellbeing by reducing rental expenditure and increasing disposable income which enhances access to education and healthcare among other basic needs. Affordable housing programmes also stimulate employment and income-generating opportunities through construction activities and the growth of businesses within residential neighbourhoods.

6. Recommendations

The study recommends that the Kenyan government, through the State Department for Housing and Urban Development and other relevant stakeholders, should integrate social infrastructure into affordable housing programmes. This should include schools, healthcare facilities, recreational spaces and adequate security systems. Housing policies should also encourage inclusive neighbourhood designs that promote interaction among households from different socioeconomic backgrounds. The Kenyan government should strengthen affordable housing policies by ensuring that housing costs, including associated service charges, remain within the financial capacity of different household income categories.

7. Limitation and Area for Further Research

The study was limited to a descriptive research design as well as primary data that was collected using structured questionnaires. The study was limited to Mukuru affordable housing project from where the respondents were drawn. Data analysis was effected using SPSS software version 29. Future research could examine the moderating role of household income levels in the relationship between affordable housing programmes and socioeconomic wellbeing among mixed households in Kenya.

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