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EFFECTS OF ECONOMIC HARDSHIP AND FINANCIAL STRESS ON HOUSEHOLD WELL-BEING IN NIGERIA: A STUDY OF SABON GARI LOCAL GOVERNMENT AREA OF KADUNA

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ABSTRACT

This study examined the effects of economic hardship and financial stress on household well-being in Sabon Gari Local Government Area of Kaduna State, Nigeria. Specifically, the study sought to examine the extent of economic hardship experienced by households, assess the effects of financial stress on household well-being, and examine the coping strategies adopted by households. The study adopted a cross-sectional survey design. A sample of 384 respondents was selected using a multistage sampling procedure, with simple random sampling used to identify eligible respondents. Data were collected through a structured questionnaire and analysed using frequencies, percentages, means and standard deviations. The analysis found that the largest proportion of respondents earn between ₦50,000–₦99,999 monthly (28.9%) and having 5–6 dependants (31.5%). Households were found to experience considerable economic hardship with rising food prices causing the greatest reduction in purchasing power (Mean = 4.22). Financial stress negatively affected household well-being particularly by creating emotional tension among household members (Mean = 3.99); it also reduced household security, social and recreational activities, and access to modern healthcare. It was found that households primarily coped by reducing non-essential expenditure (Mean = 4.21), purchasing cheaper alternatives (Mean = 4.16), reducing social expenditure and drawing on savings. The study concludes that economic hardship and financial stress constitute significant challenges to household well-being in Sabon Gari, affecting both material conditions, social and emotional functioning. The study recommends that government should strengthen food-price and social-protection measures, while state and local authorities should expand employment, livelihood and income-generating opportunities for economically vulnerable households.

Keywords: Economic Hardship, Financial Stress, Household Well-Being, Coping Strategies, Household Income, Sabon Gari Local Government Area.

Introduction

The family is one of the most important social institutions in society because it provides emotional support, economic security, socialisation, care and protection for its members. The ability of families to perform these functions is, however, closely associated with the availability of adequate economic resources. Where household income is sufficient, family members are more likely to meet basic needs and maintain relatively stable relationships. Conversely, persistent economic hardship may weaken the capacity of households to provide food, shelter, education, healthcare and other necessities, thereby affecting family stability and household well-being. Economic hardship refers to a situation in which households experience difficulties meeting their basic needs and financial obligations because available resources are inadequate. In Nigeria, this problem has become increasingly significant due to rising living costs, inflation, unemployment, unstable incomes and declining purchasing power. The World Bank (2024) described Nigeria's economic situation as fragile and emphasised the need to protect poor and economically vulnerable populations from the effects of economic adjustment. The increasing cost of essential goods and services means that households with limited or irregular incomes often have to make difficult choices concerning food, healthcare, education, transportation and other basic needs.

The consequences of economic hardship are particularly evident at the household level. Nino-Zarazua and Chiripanhura (2013), using household-level evidence from Nigeria, found that food, fuel and financial crises negatively affected household welfare. Their findings showed that affected households adopted different coping mechanisms, including changes in food consumption, increased labour participation and, in some cases, withdrawal of children from school. These responses demonstrate that economic difficulties can influence not only household income but also the everyday decisions and welfare of family members. Animashaun and Wossink (2024) found that economic shocks affected household consumption and labour decisions among Nigerian households. Their study showed that households responded to economic pressure by modifying consumption patterns, labour supply and household arrangements. The consequences of economic shocks are therefore not experienced uniformly because household characteristics and socioeconomic circumstances influence the capacity of families to cope with economic difficulties.

Financial stress may also extend beyond material deprivation to affect relationships within the family. When household resources become inadequate, disagreements may arise over expenditure, financial responsibilities, children's needs and competing household priorities. Financial pressure may consequently affect communication between spouses, emotional relationships, household decision-making and marital satisfaction. Ajibola, Oyadeyi and Olubanke (2025), in a study of married adults in Kwara State, Nigeria, examined the relationship between financial stress and marital relationships and demonstrated the relevance of financial conditions to the quality of marital relationships. Economic hardship should therefore not be viewed exclusively as an economic problem because its consequences may extend into the social and relational dimensions of family life.

Anyaorah et al. (2025) found that family relationships and financial stress were significant factors associated with suicidal ideation among undergraduate students in Nigeria. Although their study focused on students rather than households generally, the finding illustrates how financial difficulties can interact with family relationships and individual well-being. Similarly, Anyaorah, Okanya and Obi (2026) found that financial stress significantly predicted psychological distress among caregivers of mentally ill patients in Anambra State. Taken together, these studies support the argument that persistent financial pressure can have consequences that extend beyond the ability to purchase goods and services.

The Sabon Gari Local Government Area of Kaduna State is an important context where households have diverse socioeconomic circumstances and livelihood activities.

Families differ in terms of employment status, income sources, household size, educational attainment and access to social and economic resources. Consequently, households may experience and respond to economic hardship differently. A household dependent on a regular salary may experience financial stress differently from one dependent on informal employment, petty trading or irregular income. Understanding these differences is important for explaining how broader economic difficulties translate into everyday family experiences.

Although existing Nigerian studies have examined poverty, economic shocks, household consumption and financial stress, there remains a need for greater attention to the relationship between economic hardship and financial stress and household well-being at the local level. National economic indicators may demonstrate the existence of inflation and declining purchasing power, but they do not adequately explain how these pressures affect the general well-being of families. This study therefore focuses on economic hardship as both an economic and social problem and seeks to examine how financial stress influences family stability and household well-being among families in Sabon Gari Local Government Area of Kaduna State.

Statement of the Problem

Economic hardship has become a major challenge for Nigerian households, with rising living costs placing increasing pressure on families' ability to meet their basic needs. The scale of the problem is demonstrated by the National Bureau of Statistics (NBS) Multidimensional Poverty Index, which reported that 62.9% of Nigerians, representing about 133 million people, were multidimensionally poor in 2022. The NBS further reported that about 65% of multidimensionally poor Nigerians, approximately 86 million people, lived in the northern part of the country, indicating a particularly high level of socioeconomic vulnerability in Northern Nigeria (National Bureau of Statistics [NBS], 2022). This situation is important for understanding family well-being because multidimensional poverty involves deprivation in areas such as food security, healthcare, education, living standards and access to basic services, all of which directly affect the ability of families to provide for their members. The situation is particularly concerning in Kaduna State. According to the Kaduna State Government (2024), based on the NBS 2022 Multidimensional Poverty Index, approximately 73.9% of the population of Kaduna State, representing about 8.04 million people, were multidimensionally poor. This high level of poverty suggests that a substantial proportion of households in the state experience difficulties in accessing the resources and services necessary for an adequate standard of living. For families, persistent deprivation may mean having to make difficult choices concerning food, education, healthcare, housing and other essential needs. These circumstances can create sustained financial pressure and potentially affect relationships and the overall functioning of the household.

The pressure on household finances has also been intensified by the increasing cost of food. The NBS reported that the national average cost of a healthy diet increased from ₦858 per adult per day in January 2024 to ₦1,041 in May 2024, representing an increase of about 21.3% within four months. By October 2024, the cost had increased to ₦1,371 per adult per day, while the North-West recorded ₦1,149. In November 2024, the national average reached ₦1,451 per adult per day, compared with ₦1,293 in the North-West (NBS, 2024a, 2024b, 2024c, 2024d). These figures are significant because the cost of a healthy diet is only one component of household expenditure and does not include other essential expenses such as housing, transportation, education, healthcare and energy. Consequently, families with low or unstable incomes may face considerable difficulty in meeting their total household needs. The implications of these economic pressures are that when families have limited resources, they may be forced to reduce consumption, postpone healthcare, borrow money, increase working hours or depend on relatives and friends. Nigerian household evidence supports this concern. Nino-Zarazua and Chiripanhura (2013) found that households affected by food, fuel and financial crises changed their consumption patterns and labour activities and, in some cases, withdrew children from school. The problem also has an important family-relational dimension. Persistent financial pressure can generate disagreements over household expenditure, financial responsibilities, children's needs and competing priorities. Where spouses or other household members disagree about how limited resources should be allocated, communication and cooperation may deteriorate. Prolonged financial stress may therefore affect marital relationships, emotional support, household decision-making and the ability of parents to perform their expected roles. The problem this study seeks to address is therefore the limited empirical understanding of how economic hardship and financial stress affect household well-being among households in Sabon Gari Local Government Area of Kaduna State.

The specific knowledge gap addressed by this study is the limited empirical understanding of how economic hardship and financial stress affect household well-being among households in Sabon Gari Local Government Area of Kaduna State. In particular, there is insufficient evidence on how households in Sabon Gari cope with persistent financial pressures and how such pressures affect their ability to maintain stable and satisfactory living conditions. This study therefore seeks to fill this gap by providing empirical evidence on the relationship between economic hardship, financial stress and household well-being in the study area.

Aim and Objectives

1. To examine the extent of economic hardship experienced by households in Sabon Gari Local Government Area of Kaduna State.
2. To assess the effects of financial stress on household well-being in Sabon Gari Local Government Area.
3. To examine the coping strategies adopted by households in response to economic hardship and financial stress in Sabon Gari Local Government Area.

Methodology

The study adopted a cross-sectional survey research design. The target population comprised heads of household residing in Sabon Gari Local Government Area. The study population comprised 291,358 persons, based on the 2006 National Population Census (National Population Commission [NPC], 2006). From this population, a sample size of 384 respondents was selected in accordance with the Krejcie and Morgan (1970) sample size determination table, which recommends a sample size of 384 for large populations. The sample of 384 respondents was considered adequate to provide a representative basis for examining economic hardship, financial stress and household well-being in Sabon Gari Local Government Area. A multistage sampling procedure was employed, involving the selection of communities and households, while simple random sampling was used to select eligible respondents. Data were collected using a structured questionnaire. The questionnaire was structured using a five-point Likert scale. Its validity was established through expert assessment, while its reliability was determined through a pilot test using Cronbach's alpha. The results of the pilot test yielded a Cronbach's alpha reliability coefficient of 0.89, indicating a high level of internal consistency and confirming the reliability of the instrument for the study. Data were collected by the researcher with the assistance of trained research assistants after obtaining informed consent from the respondents and assuring them of confidentiality and anonymity. The collected data were coded and analysed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics, including frequencies, percentages, means and standard deviations were used to summarize the data. Participation in the study was voluntary, and respondents were informed of their right to decline participation or withdraw from the study at any stage.

Socio-Demographic Characteristics of Respondents

Table 1: Socio-Demographic Characteristics of Respondents

Sex	**Frequency**	**Percentage (%)**
Male	207	53.9
Female	177	46.1
Total	**384**	**100.0**
Age	**Frequency**	**Percentage (%)**
18–24 years	58	15.1
25–34 years	116	30.2
35–44 years	105	27.3
45–54 years	67	17.4
55 years and above	38	9.9
Total	**384**	**100.0**
Marital Status	**Frequency**	**Percentage (%)**
Married	281	73.2
Divorced	29	7.6
Widowed	74	19.3
Total	**384**	**100.0**
Educational Qualification	**Frequency**	**Percentage (%)**
Primary education	57	14.8
Secondary education	146	38.0
NCE/OND	78	20.3
HND/Bachelor's Degree	82	21.4
Postgraduate degree	21	5.5
Total	**384**	**100.0**
Occupation	**Frequency**	**Percentage (%)**
Public/Private Sector	136	35.5
Self-employed/business	108	28.1
Farming	92	23.9
Unemployed	48	12.5
Total	**384**	**100.0**
Monthly Income	**Frequency**	**Percentage (%)**
Below ₦50,000	82	21.4
₦50,000–₦99,999	111	28.9
₦100,000–₦199,999	104	27.1
₦200,000–₦299,999	53	13.8
₦300,000 and above	34	8.9
Total	**384**	**100.0**
Number of Dependants	**Frequency**	**Percentage (%)**
1–2	81	21.1
3–4	119	31.0
5–6	121	31.5
7 and above	63	16.4
Total	**384**	**100.0**

Table 1 shows the socio-demographic characteristics of the respondents. In terms of sex, majority were males 207 (53.9%), respondents aged 25–34 years constituted the highest with 116 (30.2%) and majority of the respondents were married, 281 (73.2%). The absence of a single category reflects the study's focus on household heads and the eligibility criteria used in selecting respondents. Thus, the marital-status distribution was used within the context of a household-head sample rather than as representative of the general adult population. Respondents with secondary education constituted the majority with 146 (38.0%) and those engaged in the public/private sector recorded the highest proportion of respondents with 136 (35.5%). It was found that majority of the respondents earned between ₦50,000 and ₦99,999 representing 111 (28.9%) and respondents with 5–6 dependants constituted the majority 121 (31.5%) and closely followed by those with 3–4 dependants at 31.0%. The finding suggests that the respondents were predominantly adult males, married and had attained some levels of education. The predominance of respondents earning between ₦50,000 and ₦99,999 monthly and having 5–6 dependents suggest that a significant proportion of the respondents have substantial household financial responsibilities. These characteristics provide an appropriate basis for examining economic hardship, financial stress, and their implications for household well-being.

Extent of Economic Hardship Experienced by Households in Sabon Gari Local Government Area of Kaduna State

Table 2: Extent of Economic Hardship Experienced by Households

Extent of Economic Hardship	Mean	SD	Decision
My household has experienced a reduction in purchasing power because of rising prices of food items	4.22	1.07	Agree
The income available to my household is insufficient to meet our basic needs	3.95	1.21	Agree
The rising cost of transportation has increased the financial burden on my household	4.04	1.17	Agree
My household struggles to meet housing and accommodation expenses	3.69	1.34	Agree
My household has difficulty meeting children's educational expenses	3.88	1.23	Agree
Rising electricity and other utility costs have increased financial pressure on my household	4.06	1.17	Agree
My household income has not increased in proportion to the rising cost of living	4.13	1.12	Agree
My household sometimes struggles to provide adequate food for all members	3.80	1.27	Agree
Debt and borrowing have increased because of economic difficulties in my household	3.72	1.29	Agree
Economic hardship has reduced my household's ability to save money	4.13	1.13	Agree

Decisions rule was based on a mean cut-off of 3.00. Mean scores of 3.00 and above were interpreted as Agree, while mean scores below 3.00 were interpreted as Disagree.

Table 2 shows that respondents generally agreed that their households experienced considerable economic hardship, as indicated by the overall mean of 3.96. The highest-rated indicator was the reduction in household purchasing power due to rising food prices (Mean = 4.22, SD = 1.07). This was followed by the view that household income had not increased proportionately with the rising cost of living (Mean = 4.13, SD = 1.12) and that economic hardship had reduced the household's ability to save money (Mean = 4.13, SD = 1.13). The lowest mean was recorded for difficulty meeting housing and accommodation expenses (Mean = 3.69, SD = 1.34), although this still falls within the agreement range. Similarly, increased debt and borrowing recorded a mean of 3.72, while difficulty providing adequate food recorded 3.80. The findings indicate that economic hardship in Sabon Gari LGA was experienced across several dimensions, particularly food purchasing power, income inadequacy, rising living costs, utility expenses and declining savings capacity.

Effects of Financial Stress on Household Well-being in Sabon Gari Local Government Area of Kaduna State

Table 3: Effects of Financial Stress on Household Well-being

Effects of Financial Stress	Mean	SD	Rank	Decision
Financial stress has created emotional tension among household members	3.99	1.18	1	Agree
Financial stress has reduced social and recreational activities among household members	3.94	1.22	2	Agree
Financial stress has reduced the sense of security experienced by members of my household	3.93	1.21	3	Agree
Financial stress has affected my household's ability to access healthcare when needed	3.91	1.22	4	Agree
Financial stress has increased disagreements within my household	3.89	1.22	5	Agree
Financial stress has affected my ability to fulfil expected household responsibilities	3.87	1.23	6	Agree
Financial stress has affected the quality of communication among household members	3.84	1.24	7	Agree
Financial stress has reduced the quality of housing and living conditions of my household	3.82	1.26	8	Agree
Financial stress has affected the relationship between spouses/partners in my household	3.77	1.27	9	Agree

Table 3 indicates that financial stress had substantial negative effects on household well-being, with an overall mean of 3.88. The most prominent effect was the creation of emotional tension among household members, which ranked first with a mean of 3.99 (SD = 1.18). This was followed by reduced social and recreational activities (Mean = 3.94, SD = 1.22) and reduced sense of security (Mean = 3.93, SD = 1.21). These findings suggest that financial stress affected not only households' material conditions but also their emotional and social well-being. Financial stress also affected healthcare access (Mean = 3.91), increased disagreements (Mean = 3.89), and affected household responsibilities (Mean = 3.87). The lowest-ranked effect was its impact on relationships between spouses or partners (Mean = 3.77, SD = 1.27), although the mean still indicates agreement. The findings therefore demonstrate that financial stress was associated with emotional tension, insecurity, reduced social activities, healthcare constraints and interpersonal difficulties within households.

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Coping Strategies Adopted by Households to Manage Economic Hardship and Financial Stress for Household Well-Being in Sabon Gari Local Government Area

Table 4: Coping Strategies Adopted by Households

Coping Strategies	Mean	SD	Rank	Decision
My household has reduced spending on non-essential goods and services	4.21	1.06	1	Agree
My household have changed to cheaper brands or lower-cost alternatives when purchasing goods	4.16	1.08	2	Agree
My household have reduced expenditure on social and recreational activities	4.12	1.11	3	Agree
My household have reduced savings to meet household expenses	4.06	1.15	4	Agree
My household have used previous savings to meet household expenses	3.96	1.20	5	Agree
My household have taken additional jobs or income-generating activities	3.89	1.22	6	Agree
My household have engaged in small-scale trading or other informal businesses to increase household income	3.77	1.28	7	Agree
My household have reduced the quantity or quality of food consumed because of financial difficulties	3.69	1.31	8	Agree
My household has borrowed money from friends or relatives to meet basic needs	3.65	1.32	9	Agree
My household has obtained loans from banks, cooperatives or other financial institutions	3.17	1.42	10	Agree
My household use both traditional and modern healthcare due to expenses and financial difficulties	3.00	1.42	11	Agree
My household have sold personal or household belongings to meet urgent financial needs	2.99	1.44	12	Disagree

Table 4 reveals that households adopted a range of coping strategies in response to economic hardship and financial stress. The most prominent strategy was reduced spending on non-essential goods and services, with a mean of 4.21 (SD = 1.06). This was closely followed by changing to cheaper brands or lower-cost alternatives (Mean = 4.16, SD = 1.08) and reducing expenditure on social and recreational activities (Mean = 4.12, SD = 1.11). Reducing savings (Mean = 4.06) and using previous savings (Mean = 3.96) were also frequently adopted strategies. These findings suggest that households initially responded to financial difficulties by cutting discretionary expenditure, substituting cheaper goods and drawing on available financial reserves. Other strategies included taking additional jobs or engaging in income-generating activities (Mean = 3.89), engaging in small-scale trading (Mean = 3.77) and reducing food quantity or quality (Mean = 3.69). Borrowing from friends or relatives had a mean of 3.65, while obtaining formal loans recorded a relatively lower mean of 3.17. The least adopted strategy was selling personal or household belongings, which had a mean of 2.99 and was the only strategy falling marginally below the agreement threshold. The findings indicate that households predominantly relied on expenditure reduction, consumption substitution, savings depletion and income diversification, rather than the sale of household assets.

Discussion

The socio-demographic characteristics of the respondents provide an important context for interpreting the findings of the study. Married respondents constituted the majority (281, 73.2%), while those with secondary education (146, 38.0%), those employed in the public/private sector (136, 35.5%), those earning ₦50,000–₦99,999 monthly (111, 28.9%), and those with 5–6 dependants (121, 31.5%) represented the largest categories. Ani, Ajayi-Ojo, and Batisai (2024) reported that demographic and socioeconomic characteristics were relevant to experiences of financial scarcity and psychological well-being among Nigerians. However, unlike their study, the present study did not statistically test the relationship between respondents' socio-demographic characteristics and economic hardship or household well-being. The study found a considerable level of economic hardship among households in Sabon Gari, as reflected in the overall mean of 3.96. In particular, respondents strongly agreed that rising food prices had reduced household purchasing power (Mean = 4.22, SD = 1.07), while they also reported that household income had not increased proportionately with the rising cost of living (Mean = 4.13), economic hardship had reduced their ability to save (Mean = 4.13), and rising electricity, utility and transportation costs had increased financial pressure. These findings are consistent with Quinton et al. (2024), who showed that economic conditions such as the oil-price crash, currency devaluation and foreign-exchange restrictions contributed to rising food prices and increased food insecurity among Nigerian households. Their finding that 68.7% of households adopted at least one coping mechanism demonstrates that households respond to economic pressure by modifying their consumption and financial behaviour. Similarly, Animashaun and Wossink (2024) found that economic shocks affected household expenditure and consumption decisions, with households adjusting consumption, household size and labour supply. The present study extends this evidence by showing that households in Sabon Gari experienced economic hardship across several interconnected areas, particularly food purchasing power, income adequacy, savings, transportation and utility costs. The consistency with these studies indicates that the economic pressures reported by respondents are part of a broader pattern of household vulnerability to rising costs and declining purchasing power in Nigeria.

The study further found that financial stress had substantial implications for household well-being, with an overall mean of 3.88. The most prominent effect was the creation of emotional tension among household members (Mean = 3.99, SD = 1.18), followed by reduced social and recreational activities (Mean = 3.94), reduced sense of security (Mean = 3.93), and difficulties in accessing healthcare (Mean = 3.91). This finding is broadly consistent with Ani et al. (2024), who reported that financial scarcity was associated with poorer psychological well-being among Nigerians during the cash shortage associated with the naira redesign policy. However, the present study differs in scope because it focuses specifically on household well-being rather than statistically testing the relationship between financial scarcity and individual psychological well-being. The findings nevertheless demonstrate that financial stress can extend beyond material deprivation to influence emotional, social and household experiences. In particular, the reported emotional tension and reduced sense of security suggest that persistent financial pressure may affect the quality of interaction and the general well-being of household members. The findings on coping strategies also demonstrate how households adjusted their behaviour in response to economic pressure. Respondents primarily reported reducing spending on non-essential goods and services (Mean = 4.21), switching to cheaper brands or lower-cost alternatives (Mean = 4.16), reducing expenditure on social and recreational activities (Mean = 4.12), reducing savings (Mean = 4.06), and using previous savings (Mean = 3.96). These findings are consistent with Animashaun and Wossink (2024), who found that Nigerian households adjusted their consumption patterns and other household decisions in response to economic shocks. Similarly, the coping responses identified in the present study indicate that households attempted to preserve essential consumption by reducing discretionary expenditure and adopting cheaper alternatives. However, reliance on reduced savings may provide only temporary relief because continued economic hardship can gradually deplete the financial resources available to households. Thus, while the coping strategies demonstrate household adaptability, they also reveal the financial vulnerability of households facing persistent economic pressures in Sabon Gari.

Conclusion

The study concludes that households in Sabon Gari Local Government Area are experiencing considerable economic hardship and financial stress, with important consequences for household well-being. The findings demonstrate that rising food prices have substantially reduced household purchasing power, while household incomes have not increased proportionately with the cost of living. This economic pressure has also weakened households' capacity to save and increased the burden associated with utilities and transportation. The study further concludes that financial stress extends beyond material deprivation to affect the emotional, social and relational dimensions of household life. Emotional tension, reduced household security, declining social and recreational activities, difficulties accessing healthcare and increased disagreements were all reported as important consequences. Households have responded primarily by reducing non-essential expenditure, purchasing cheaper alternatives, reducing savings and using previously accumulated savings. Although these strategies may provide short-term relief, continued reliance on savings reduction and consumption adjustment may weaken households' long-term resilience. Consequently, addressing household financial stress requires interventions that simultaneously improve purchasing power, employment and income opportunities, access to social protection, and the availability of affordable essential services. However, the study is limited by its cross-sectional design, which captures respondents' experiences at a single point in time and therefore does not permit causal conclusions regarding the relationship between economic hardship, financial stress and household well-being. The study also relied on self-reported data, which may be influenced by respondents' perceptions and willingness to disclose information about their financial circumstances and household experiences. Notwithstanding these limitations, the study provides useful empirical evidence on economic hardship, financial stress and household well-being in Sabon Gari Local Government Area.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. The Federal Government, in collaboration with the Kaduna State Government, should improve agricultural production, food storage, transportation and distribution systems while addressing supply-chain bottlenecks that contribute to high food prices.
2. The Kaduna State Government should expand targeted social protection for economically vulnerable households. Existing cash-transfer, food-support and livelihood programmes should be strengthened and transparently targeted towards low-income households, particularly households with several dependents.
3. The Federal and Kaduna State Governments should expand skills acquisition, entrepreneurship support, small-business financing and labour-intensive public works, with particular attention to young adults and low-income households. This would enable households to increase their income rather than relying predominantly on savings depletion and expenditure reductions.
4. Banks, microfinance institutions and registered cooperatives should develop low-interest, appropriately structured credit facilities for viable household enterprises. Such facilities should be accompanied by financial-literacy programmes to prevent vulnerable households from becoming excessively indebted.
5. The Kaduna State Government and relevant local authorities should improve access to affordable basic services. Particular attention should be given to healthcare, electricity, transportation and education because the study identified rising utility and transportation costs as important sources of household financial pressure. Improving

the affordability and reliability of these services would reduce the proportion of household income devoted to essential expenditure.

6. Future researchers should employ appropriate inferential analytical techniques where applicable to examine variations in economic hardship, financial stress and household well-being across relevant demographic and socioeconomic groups. This would strengthen the generalizability of findings and provide deeper empirical evidence beyond the descriptive results of the present study.

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