



Coping and Survival Strategies in the First Three Years of Renewed Hope Dispensation Among Low-Income Earners in Lagos

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ABSTRACT

The Renewed Hope Dispensation, headed by His Excellency Bola Ahmed Tinubu, removed subsidies from petroleum products leading to evident high cost of living affecting the entire populace especially low-income earners. This study, however, examines the Coping and Survival Strategies of Low-Income earners within the context of Nigeria's First three years of the Renewed Hope Dispensation. The study adopted the Resilience Theory as its theoretical underpinning while Descriptive Research Design was adopted using both qualitative and quantitative means of inquiry. However, ten out of the twenty local government areas were randomly selected to have a fair representation. Also, one hundred low-income earners were purposively selected for the survey while three were selected for indepth interviews from each of the selected local government areas. The study found that low-income earners go through significant challenges ranging from daily provision of pressing needs such as food, transportation costs, increasing house rent, health care, among others. Therefore, low-income earners coped with the present economic hardship by prioritising provision immediate personal and household materials such as food and shelter; reducing or total eradication of savings. Low-income earners' major expectation was firmness and control of high cost of living especially in the cities and metropolitan areas. The study recommends a formidable social protection policy including credits for daily essentials, food and rents to cushion the effect of hard biting economy on the low-income earners

INTRODUCTION

The “Renewed Hope” dispensation, a term encapsulating Tinubu's vision for Nigeria, emphasizes economic revitalization, job creation, infrastructural development, and improved social welfare. While these ambitious goals aim to uplift the Nigerian populace, their tangible impacts on low-income earners remain a subject of critical scrutiny. Low-income earners employ various strategies to cope with economic hardships, including engaging in multiple jobs, participating in informal economies, leveraging social networks, and adopting frugal living practices (Olaiya & Abiodun, 2023). Despite the economic aspirations and promises of the renewed hope dispensation under President Bola Ahmed Tinubu, low-income earners continue to grapple with significant socio-economic challenges.

The introduction of new economic policies and reforms, while aimed at revitalizing the Nigerian economy, has had complex and often adverse effects on this vulnerable demographic. This study investigates the coping and survival strategies of low-income earners across Local Government Areas in Lagos State under the Renewed Hope Dispensation. The survival strategies employed by low-income earners are crucial for understanding how this group navigates economic volatility (Smith, 2020). These strategies often involve informal economic activities, reliance on social and community networks, and adaptive measures to cope with financial constraints (Akande 2022). However, there is a paucity of research that systematically examines these coping mechanisms in the context of the new economic policies under Tinubu's administration. This study aims to fill this gap by investigating the coping and survival strategies of low-income earners in Lagos State during the first three years of Tinubu's renewed hope dispensation. By focusing on their experiences, this research seeks to provide a comprehensive understanding of the socio-economic realities faced by low-income earners and the effectiveness of their coping strategies. In addition, it aims to assess the broader implications of economic policies on poverty in Lagos, offering insights that could inform more equitable and effective policy interventions.

Essentially, the core problem this study addresses is the inadequate understanding of how low-income earners in Lagos State are adapting to the economic policies and reforms introduced under President Tinubu's administration. This research will explore the multifaceted coping strategies of this category, shedding light on their resilience and the socio-economic challenges they face, thereby contributing to a more nuanced and informed policy discourse.

LITERATURE RIVIEW

Challenges Faced by Low-Income Earners in Developing Countries

Low-income earners in developing countries face a multitude of challenges that hinder their ability to achieve economic stability and improve their quality of life. These challenges are multifaceted and often inter woven, combining economic, social, and environmental dimensions. In regards to economic challenges, studies have shown that economic instability and limited access to financial resources are among the most significant challenges faced by low-income earners in developing countries. For instance, the World Bank (2020) report that a substantial proportion of the population in developing countries live below the poverty line, struggling to meet basic needs such as food, shelter, and healthcare. Similarly, Chen (2012) noted that majority of workers in developing countries earn their living from the informal economy, which often provides low and irregular incomes, lacks job security, and minimal social protection. The challenge of access to credit and financial services is critical among low-income earners in developing countries. Demirgüç-Kunt et al., (2018) found that low-income earners in many developing countries often experience a lack of access to formal banking institutions, limiting their ability to save money, invest in education or small businesses, and cope with financial emergencies. Armendáriz & Morduch, 2010 says that while Microfinance institutions have attempted to fill this gap, their reach and effectiveness remain limited.

According to the UNESCO 2020, Low-income earners in developing countries also face social barriers, including limited access to quality education and healthcare, further exacerbating their difficulties. Education is a powerful tool for breaking the cycle of poverty, yet many children from low-income families are unable to attend school due to costs, long distances, or the need to contribute to household income. Glewwe & Muralidharan 2016 argues that even when education is accessible, the quality often falls short, with poorly trained teachers, inadequate facilities, and outdated curricula.

Healthcare access is similarly problematic. According to the World Health Organisation (2019), low-income earners frequently live in areas with inadequate healthcare infrastructure, leading to high rates of untreated illnesses and preventable deaths. The cost of healthcare services can also be prohibitive, forcing families to choose between essential medical treatment and other basic needs (Kruk et al., 2018). Orach (2009) similarly found that inequalities in health status have been shown to be related to income and other socioeconomic factors. Malnutrition and poor health are significant challenges for low-income earners, particularly children. According to UNICEF (2019), malnutrition is a leading cause of child mortality in developing countries, with millions of children suffering from stunted growth, wasting, and micronutrient deficiencies. Poor health and malnutrition not only affect physical development but also cognitive abilities, reducing educational attainment and future earning potential (Hoddinott et al., 2013). Low-income families often struggle to afford a balanced diet, relying on cheaper, less nutritious foods that contribute to health problems such as obesity, diabetes, and cardiovascular diseases (Popkin et al., 2020). These

health issues further diminish productivity and increase healthcare costs, perpetuating the cycle of poverty.

Furthermore, low-income earners face significant housing challenges. In Africa alone 61.7% of persons are homeless because they live in informal settlements such as shanties and squatters. A recent study carried out in Nigeria confirms that residents who are homeless fall between 17-20 million (Un-Habitat, 2013, Dania et al., 2021). Hence, most studies opine that the majority of vulnerable groups who suffer homelessness are low-income earners (Igwe et al., 2017; Adabre & Chan, 2019; Fitzpatrick et al., 2021; Morgan, 2021). In general, Nigeria's low-income earners record a high index linked with housing inadequacies (Ayo-Odifiri et al., 2022). Oni-Jimoh & Liyanage 2018; Bons et al., 2019 confirms that about 90% of the low-income earners are homeless because they are unable to afford either the cost of outright building purchase or the cost of renting a building due to the skyrocketed cost of land for residential purposes, high cost of building materials, interests on land sale, dwindling rate of inflation and very stringent policies on residential housing provision.

Furthermore, environmental issues, such as climate change, natural disasters, and pollution, disproportionately affect low-income earners in developing countries. These individuals often reside in vulnerable areas prone to floods, droughts, and other extreme weather events, which can destroy homes, livelihoods, and agricultural productivity (IPCC, 2014). The lack of resources to recover from such disasters further entrenches poverty (Hallegatte et al., 2016). Pollution, particularly in urban areas, poses additional health risks and economic burdens. Poor air quality, inadequate sanitation, and unsafe drinking water contribute to high rates of respiratory illnesses, waterborne diseases, and other health problems (Blacksmith Institute & Green Cross Switzerland, 2016). These conditions reduce productivity and increase healthcare costs, further straining limited financial resources. Akinola and Oladipo (2023) have highlighted the limitations of existing poverty alleviation programmes, emphasizing the need for a more holistic and inclusive approach that recognizes the diverse needs and circumstances of this population.

Coping Strategies Adopted by Low-Income Earners

Low-income earners developed various coping strategies to manage their poverty and improve their well-being. According to Adepoju, 2020, Many low-income earners in Lagos State engage in informal economic activities, such as trading, vending, and artisanal work, to supplement their income and improve their economic situation. According to Chambers, 2018, low-income earners in Lagos State often rely on social support networks and community cohesion to cope with poverty and adversity. Also noted that low-income earners often rely on religious and cultural beliefs and practices to cope with poverty and adversity. These coping mechanisms provide emotional and spiritual support, and help individuals make sense of their experiences (Muller, 2017; Chambers, 2018).

Also, social protection programmes have been implemented in Lagos State to reduce poverty and improve the well-being of low-income earners but their impact on household welfare is varied (Eze & Ejike, 2020; Adepoju 2020; Ajakaiye 2017). Some of the initiatives include: Cash Transfer Programme, provision of

financial support, distribution of food materials and equipment for empowerment (Ijaiya, 2019; Afolabi, 2020; Okoro, 2019).

Theoretical Orientation

The Resilience Theory is a valuable framework for understanding individuals and communities adapt to and recover from adverse conditions. This theory revolves around the concept of resilience, which is defined as the ability to withstand, adapt to, and recover from adversity or stress (Ladesma, 2014). First, adaptation, the process of adjusting to new conditions and finding ways to manage stressors effectively. The theory also describes coping mechanisms as strategies and actions taken to deal with stress and adversity. Furthermore, the theory described protective factors, elements that enhance an individual's ability to cope with adversity, such as social support, self-efficacy, and community resources, and vulnerability factors as elements that increase the likelihood of negative outcomes when faced with adversity, such as poverty, lack of education, and poor health (Toomey et al., 2008).

Survival, recovery, and thriving are also concepts associated with resilience and describe the stage at which a person may be during or after facing adversity. The concept of "thriving" refers to a person's ability to go beyond his or her original level of functioning and to grow and function despite repeated exposure to stressful experiences (O'Leary, 1998). Resilience theory is particularly relevant to this study as it provides a comprehensive framework for understanding low-income earners coping strategies with the current economic hardships and other challenges. The theory helps in exploring how these individuals navigate these challenges, what coping mechanisms they employ, and what factors contribute to their resilience. Resilience theory emphasizes the ability of individuals to adapt to changing and challenging conditions. Low-income earners constantly adapt to economic instability in developing economies. This adaptation can be seen in various forms, such as diversifying income sources, engaging in multiple jobs, and altering household expenditure patterns (Davis et al., 2020).

Similarly, the theory sheds light on the specific coping mechanisms that low-income earners might adopt. For instance, reducing food consumption, relying on informal credit, and withdrawing children from expensive private schools to cheaper ones or public schools are common strategies identified in previous studies (Amendah et al., 2014; Islam et al., 2022). These mechanisms illustrate individuals management immediate needs and mitigate the impact of financial shocks.

METHODOLOGY

The study population was low-income earners residing in both urban and rural areas across ten (10) local government areas in Lagos State. Due to the wide coverage of the study area to obtain relevant information within manageable limits, a total of one thousand (1,000) respondents were selected for the survey aspect of the study, while thirty (30) participants were engaged for the indepth interviews.

The total sample size of one thousand and thirty (1,030) was drawn from the ten local government areas using two sampling techniques. For the quantitative data, one hundred (100) questionnaires were administered in each local government area through convenience sampling, making a total of one thousand (1,000). All copies of the questionnaire were recovered because it was self-administered and only interested participants were selected for the study. For the qualitative data, three (3) individuals were purposively selected and interviewed in each local government area, resulting in thirty (30) interviews altogether.

The research instruments used for data collection were self-administered questionnaires and in-depth interview guides. The questionnaire was designed to capture the coping and survival strategies of low-income earners, while the interviews provided deeper insights into their experiences and perspectives.

RESULT

The socio-demographic analysis across the ten LGAs revealed significant variations in age, gender, occupation, and household size.

Age distribution showed three broad patterns:

Youth-dominated LGAs such as Ikorodu (81% aged 18–24), Alimosho (49% aged 18–24), and Epe (71% aged 18–34) reflected a vibrant but less experienced workforce, suggesting the need for youth-focused employment, education, and mentorship programs. Middle-aged populations were most prominent in Kosofe, Lagos Island, Lagos Mainland, and Ojo, where the majority fell within the 35–44 and 45–54 ranges. This indicates an economically active population requiring family support services, skills development, and career progression initiatives. Balanced distributions were observed in Ikeja, Eti-Osa, Badagry, and Ibeju-Lekki, where both young adults and middle-aged individuals were well represented, suggesting opportunities for intergenerational collaboration. Gender distribution revealed that most LGAs had a female majority, notably Lagos Island, Ikorodu, Eti-Osa, Alimosho, and Ibeju-Lekki (over 60% female). In contrast, Badagry showed a male majority (61%), while Epe, Ikeja, and Lagos Mainland had near gender balance. This indicates the need for gender-responsive policies, with emphasis on women's empowerment in female-dominant local government areas. Occupational distribution was largely centered on formal employment in Kosofe and Lagos Island, where public and private sector jobs accounted for most means of livelihoods, while self-employment was notable in other LGAs. The near absence of unemployment suggests a stable but uneven job market, with reliance on public sector jobs in Lagos Island. This underscores the importance of diversifying employment opportunities, especially through entrepreneurship support. Household size analysis showed that the majority of households across LGAs ranged between 3–6 members, with Kosofe, Lagos Island, Ikorodu, and Badagry reporting significant large family households (5–6 or more members). This indicates a strong family orientation, necessitating community programmes focused on healthcare, housing, and education for medium-to-large households.

Basic challenges of Low-Income Earners

Findings revealed that most low-income earners face significant difficulties in meeting their daily expenses, reflecting a high level of economic hardship. Only a small proportion of respondents reported experiencing little to no challenges in meeting their basic needs. Challenges such as housing, healthcare, and limited employment opportunities were also identified as significant, though less pressing when compared to food and other edibles. Responses from the indepth interview supports this assertion as expressed by one of the participants who said:

The cost of living in Lagos State has been extremely challenging for me and my family. As a low-income earner, every naira counts, and the constant increase in prices of basic necessities like food, transportation, and housing has made survival a daily struggle (IDI/ Female/ 47years/ Teacher/ Kosofe)

Another respondent said:

As a long-time resident of Lagos, the rising cost of living has significantly impacted my daily life. Over the years, I've seen prices for essential goods like food, transportation, and housing increase steadily, often outpacing any rise in income. For instance, I've had to adjust my spending habits, prioritizing necessities and cutting back on non-essential expenses. I buy food in bulk from local markets to save money, cook more at home instead of eating out, and I'm always on the lookout for deals or discounts. Transportation costs are another big challenge. With the high cost of fuel and frequent traffic jams, commuting has become more expensive and time-consuming. I often use public transport like the BRT buses or shared taxis instead of private vehicles to save money, and I plan my trips carefully to avoid peak traffic hours. Rent is also a significant concern. Many of us have had to move farther away from the city center to find affordable housing, which then adds to commuting costs. Overall, the high cost of living in Lagos forces you to constantly adapt and find creative ways to stretch every naira while maintaining a decent quality of life. (IDI/ Female/ 47years/ Teacher/ Kosofe)

The data highlights inflation as the most critical factor affecting livelihoods. Rising food prices emerged as the overwhelming concern, with about half of respondents reporting severe food insecurity. Overall, the results suggest that for low-income earners, basic survival needs particularly access to affordable food remain the primary challenge under current economic pressures, while secondary concerns such as shelter, healthcare, and job security compound their vulnerability. As observed by one of the respondents

"Inflation and rising living costs have devastated low-income households like mine. It has led to reduced purchasing power, increased debt, decreased savings, limited access to healthcare and education, food insecurity, mental stress and anxiety for my family (IDI/Female/44years/Entrepreneur/Lagos Mainland)

Coping Strategies Adopted by low- Income Earners

The findings reveal that low-income earners employ a range of coping strategies to manage the economic pressures they face. A key observation is the low reliance on savings, which reflects limited financial reserves and restricted capacity for long-term planning. Instead, households tend to prioritize

immediate survival needs, with food and shelter receiving the highest attention. A participant expressed

"Food comes first. You need to eat to survive. Then, we focus on health-care when it's necessary. Other things, like clothes or home repairs, can wait (IDI/Female/40years/civilservant/Etti-Osa)

In order to cope with inflation and rising living costs, many respondents reported adjusting both the quantity and quality of their consumption, often reducing meal portions or substituting cheaper alternatives.

"We've cut back on the quantity and quality of what we buy. We now focus on buying more affordable, local food like Garri and beans, and we buy in bulk when we can. We've stopped buying meat and fish as frequently as we used to (IDI/Female/34years/Entrepreneur/Lagos Mainland)

Expenditure on healthcare and education, while recognized as important, was reported as less prioritized compared to basic sustenance. Overall, these strategies reflect a pattern of short-term survival mechanisms, yet they also suggest a persistent desire among low-income earners for sustainable financial stability. Despite current hardships, the willingness to make difficult trade-offs highlights both their resilience and their aspiration for improved livelihoods in the future. One of the male participants said

"I have taken on more jobs. One job can't pay all the bills anymore, so it's better to get a side gig or start a business. Cutting down on expenses and prioritizing what comes first also helps" (IDI/male/38years/Teacher/Kosofe)

Expectations of Low- Income Earners

The study revealed that the expectations of low-income earners are largely shaped by their struggle to meet basic survival needs. While respondents acknowledged the importance of healthcare, education, and employment opportunities, these were generally perceived as less urgent compared to immediate necessities such as food and housing. The most pressing expectation expressed was the need for relief from rising living costs, particularly the escalating prices of food items, which were consistently identified as the greatest source of hardship.

"I expect the government to do something about the cost of living bring down food prices, reduce fuel costs, and make health-care more affordable. These are the areas where we need help the most. The government should focus on policies that make life easier for ordinary people like us" (IDI/Female/27years/Teacher/Badagry)

This points to widespread anticipation of social welfare support and policy interventions that directly reduce the cost of essential commodities and improve access to affordable housing. As pointed out by one of the respondents

"The social welfare I am expecting under this renewed hope dispensation is one let them have more health care centers in all local government, at least in each local government let's have 20 health centers, fully equipped with free drugs too, build schools in all local government so that private schools will reduce their fees, most people don't have money for private schools but since it is a matter of compulsory when there is no public schools in their area, what do you expect them to do? They have to force themselves to private schools, children must go to school either mushrooms schools or not. So many things like that which government has to look into. Then all students in higher institution, let each state have certain money that will be paid for indigenes, let Kwara

pay for indigenes they have in Lagos institutions like other states too should do the same, let them give them certain money as bursary. So all of these are social welfare that people can easily enjoy at any time. Fuel price also should come down. All of these are the social welfare package from government” (IDI/Female/45years/Teacher/kosofe)

Overall, respondents emphasized that policies aimed at lowering the cost of living and expanding income-generating opportunities would be the most effective means of alleviating economic pressure. The findings highlight that while long-term aspirations include improved healthcare, education, and stable employment, basic survival needs especially food security remain the dominant expectation from government and social welfare initiatives. A female respondent explained

“I expect the government to do something about the cost of living bring down food prices, reduce fuel costs, and make health-care more affordable. These are the areas where we need help the most. The government should focus on policies that make life easier for ordinary people like us” (IDI/male/52years/Trader/Alimosho)

Survival Strategies

Based on the findings, several strategies are recommended to help low-income earners cope with economic challenges. The recommendations reflect a balance between self-reliance and community-based support mechanisms, highlighting both individual and collective approaches to survival. At the individual level, respondents emphasized the importance of conservative spending habits, reduction of non-essential expenses, and cautious investment in small but sustainable ventures as ways to minimize financial risk. The promotion of skills development and multiple income-generating activities was also recommended to enhance economic resilience. As expressed by one of the respondents

“Spending money unnecessarily on something that is not tangible or something that is not more pressing that is my own take, and also they should not spend lavishly and not on expensive things that they don’t need but they should spend money on the one that they need, the most pressing one” (IDI/male/42years/Desk officer/Ikorodu)

At the community level, cooperative societies, informal savings groups, and collective assistance networks were identified as vital strategies to cushion the effects of financial instability. Strengthening these networks not only provides immediate relief but also fosters social solidarity in times of hardship. As expressed by one of the respondents

“Okay, in my own community, we have the rotary club foundation, like they help the traders and they help the less-privileged and they give the business men the capital to start their businesses and also The Lions”

Overall, the recommendations point toward a dual approach where self-reliance is complemented by collective support, enabling low-income earners to navigate current economic pressures while gradually building pathways to financial stability.

DISCUSSION

The results indicate that the majority of respondents are heavily impacted by the rising cost of living, demonstrating that most low-income earners in Lagos face daily financial struggles. This aligns with previous studies suggesting that the urban poor in cities like Lagos are often disproportionately affected by inflation, with essential goods and services, such as housing, food, and transportation, seeing the steepest price hikes (Adewuyi, 2020; Oseni & Kazeem, 2021). Interviews with respondents further emphasize how households have had to adopt various coping mechanisms to survive. For example, respondents mention buying food in bulk, cutting back on non-essential expenses, and moving to more affordable but distant locations, which in turn increases commuting costs. Previous studies also support the qualitative findings on urban living challenges in Nigerian cities. For instance, Oyelaran-Oyeyinka (2022) noted that in megacities like Lagos, households are frequently forced to make difficult trade-offs, such as compromising on food quality or health in favour of maintaining housing or education expenses. The experience of a respondent, who has shifted from buying nutritious food to cheaper alternatives, reflects this reality of coping strategies that prioritize immediate survival over long-term well-being.

The results showed that low-income earners struggle to access basic necessities such as food, housing, healthcare, and education. These findings identify the structural challenges in Lagos' urban environment where inadequate infrastructure, high poverty rates, and rising inflation combine to exacerbate the hardship experienced by low-income households (Adewuyi, 2020). The qualitative results further reveal the extent to which they are forced to rely on informal markets, self-medication, and overcrowded public services. One respondent stated that, despite the availability of goods, affordability is the main barrier: "All the basic necessities are available, but there is no money on the ground to purchase them." This is consistent with the findings of Olajide and Adeola (2021), reported that low-income earners in Lagos often experience difficulties accessing basic services despite living in proximity to them. In the face of economic hardships, many families adopt suboptimal solutions, such as overcrowding in housing or seeking cheaper healthcare alternatives, which only address the symptoms but do not resolve underlying poverty and inequality (Olajide & Adeola, 2021).

According to the findings, nearly half of respondents face severe challenges due to inflation. These results align with studies that highlight the disproportionate effects of inflation on low-income households. Blundell et al., (2018) found that inflation erodes purchasing power, disproportionately affecting those with limited financial resources who spend a larger share of their income on necessities such as food, housing, and transportation. The respondents' personal experiences reveal the negative effects of inflation on daily life. One respondent pointed out that rising rents, combined with stagnant salaries, force low-income earners to make drastic changes in their living situations, such as relocating to cheaper areas (IDI, Kosofe). Another respondent, a retired civil servant, described the psychological and emotional toll of inflation,

particularly the constant stress caused by an inability to keep up with rising costs (IDI, Eti Osa). These narratives reflect broader research findings on the link between financial instability and mental health issues such as anxiety and depression (Cooper et al., 2021).

The study also identified the most pressing challenges faced by low-income earners, with half of the respondents identifying rising food costs as their primary concern. Food insecurity has long been recognized as a major consequence of inflation, particularly for low-income households that already allocate a significant portion of their budget to food (FAO, 2020). Inflation intensifies food insecurity by driving up the costs of essential goods, further limiting access to nutritious food (Headey & Fan, 2008). The qualitative results also reflect this reality. One respondent from Ojo described how salaries have remained stagnant despite the rising cost of living, leaving individuals and families with fewer resources to meet their basic needs (IDI, Ojo). Similarly, another respondent from Badagry, a trader, described how rising prices have not only affected personal consumption but have also reduced her business's purchasing power, illustrating the broader economic consequences of inflation on small-scale traders (IDI, Badagry). These findings validate existing research on the negative impact of inflation on small businesses and entrepreneurship, particularly in the informal sector (Lund & Srinivas, 2000).

Another pressing issue identified was limited access to healthcare. The study showed that healthcare had become a secondary priority due to the overwhelming focus on food and other basic needs. This is consistent with previous studies showing that inflation leads to reduced healthcare access, as households are forced to cut back on non-immediate medical expenses (Davis & Kutin, 2021). One respondent mentioned only seeking medical care when absolutely necessary, reflecting the difficult trade-offs low-income households must make in times of economic crisis (IDI, Lagos Mainland).

The results show that low-income earners often resort to taking up additional jobs to cope with financial pressures, revealing a growing reliance on multiple income streams to meet basic needs. This finding aligns with research by Tokman (2010), who noted that informal and supplementary employment is often used as a survival strategy by individuals in low-income brackets. The prevalence of this strategy shows that single-income households may find it extremely difficult to keep up with the rising cost of living.

Additionally, reducing non-essential expenses was a key financial management strategy. This is consistent with the concept of "belt-tightening" found in the literature, where households cut back on discretionary spending to prioritize survival needs (Lyons & Yilmazer, 2005). Some of the respondents also report taking loans and credit, highlighting their financial vulnerability and dependence on debt. This scenario is corroborated by the findings of Demirgüç-Kunt et al. (2015) who found that low-income earners often rely on informal lending or microfinance due to limited access to formal credit systems.

Interestingly, only a few respondents relied on savings. This shows the limited financial reserves available among low-income earners. This aligns with studies suggesting that low-income households struggle to build sufficient savings, resulting in a higher vulnerability to economic shocks (Banerjee & Duflo, 2011). The minimal reliance on savings points to the larger issue of income insecurity and the inability to accumulate wealth, which leaves individuals more susceptible to debt cycles and financial instability.

The prioritization of food over other basic needs was evident, with the majority of respondents indicating that food comes first, followed by housing concerns. This mirrors the findings of studies such as Haddad et al. (1997), which emphasize that food security is often the primary concern for low-income households, especially in times of economic hardship. The prioritization of food also suggests that many low-income earners in Lagos State are struggling with food insecurity, consistent with FAO's (2022) findings that economic conditions in developing regions often force households to reduce food quality and quantity to manage costs.

The most significant finding is the overwhelming demand for food assistance. This aligns with studies indicating that food insecurity is a critical issue for low-income households, particularly in regions where economic instability and inflation have exacerbated poverty (Benson, 2021). The high percentage of respondents expecting food assistance underscores the immediate necessity for basic survival needs.

Healthcare subsidies and education scholarships are also key expectations, although they are viewed as less urgent compared to food aid. The desire for healthcare support reflects the widespread challenges in accessing affordable healthcare, as low-income earners often struggle with the cost of medical services (World Bank, 2020). Education scholarships, while essential for long-term mobility, are less immediately critical compared to the daily struggle for food and health. This is consistent with research indicating that while education is an important vehicle for breaking the poverty cycle, basic needs like food and healthcare take precedence in the short term (Maree, 2019).

Overall, the findings from this study reveal that low-income earners in Lagos State employ a variety of coping strategies to navigate the rising cost of living. These strategies, ranging from taking additional jobs and cutting non-essential expenses to delaying healthcare and educational costs, reflect the financial strain faced by this demographic. The prioritization of immediate survival needs, particularly food and housing, suggests a precarious situation that could have long-term consequences for health, education, and overall well-being. Government interventions, such as subsidies and access to affordable services, remain crucial in supporting low-income earners as they strive to cope with the economic realities of their environment.

CONCLUSION AND RECOMMENDATION

The study revealed that low-income earners face persistent challenges in meeting basic survival needs, particularly food and housing, due to inflation, unemployment, and weak social support systems. Coping strategies are largely short-term and often reinforce vulnerability, highlighting the urgent need for sustainable interventions. To address these issues, government efforts should go beyond temporary relief and focus on long-term poverty alleviation. This includes strengthening social welfare programs, expanding affordable healthcare, promoting skills development, and improving access to finance and entrepreneurship opportunities. Transparent implementation and citizen participation are also essential to ensure accountability and rebuild trust. Overall, sustainable policies that reduce the cost of living and enhance income opportunities remain the most effective pathway to improving the livelihoods of low-income earners.

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