The Cost Of Living Analytics in Lagos Nigeria
A Project by Joy Joseph

Introduction

When you pay bills, it would draw your attention to some hard reality that certain expenses hardly change instead it keeps increasing. Understanding this help us realize how important the cost of living is to surviving. The cost of living is regularly used to check how expensive it is to live in one place compared to other places. The cost of living is the required amount of money needed to solve basic needs such as, food, shelter, clothing, healthcare etc. at a point in time. There are basic expenses that are a part of the day to day life cycle, such as feeding, rent, healthcare, clothing, transportation, and childcare. All these expenses are recognized to be part of the cost of living. The Cost of living can differ from person to person due to some factors such as a person's lifestyle and the size of one's family. For example, transportation costs could differ based on the type of jobs and how you get to work. The bigger the size of your family, the more your expenses on things like feeding, healthcare and childcare.

The cost of living in Nigeria differs significantly between states. The cost of living index, is a relative indicator of consumer goods prices, including groceries, restaurants, transportation and utilities. Nigeria is ranked 122 Most Expensive Country to Live in by, the Cost of Living Index for country 2022.

Looking at the current trend in the Economy, it is highly evident that the cost of living has continued to rise particularly in food related items. A lot of families are unable to provide a meal a day let alone three square meals. The Cost of living goes up mostly because of inflation. Nigeria's annual inflation rate was at 15.60% in January of 2022, little changed from 15.63% in the previous month (National Bureau of

Statistics). The widely used measure of inflation is the Consumer Price Index, it measures the average change in prices over time that consumers pay for a basket of goods and services. When there is inflation, fixed amount of money purchases less quantity of goods and services. The real value of money is significantly reduced. The impact is mostly felt by the low earners since an increase in the general prices of goods and services means they are able to buy just little or nothing with the money as compared to when they could.

According to the world population review, Nigeria has 5 cities with populations of one million. Lagos is one of the largest, with a populace of about 17.5 million. Lagos, a city situated by the coastal region of Southwestern Nigeria, also Africa's most populated city. Lagos is home to over 21 million people is considered to be the busiest city in Africa, a city filled with lots of unlimited opportunities, draws the younger populace across Nigeria and also different individuals from all over the world seeking for better opportunities.

Lagos known to be the commercial hub and also the largest metropolitan area in Nigeria is considered to be a city that is regarded to be the economic powerhouse of Nigeria, it is also one of the most expensive states to live in. However, one interesting aspect of Lagos is that it accommodates both the wealthy, middle class and also the poor.

So many people look for factors to decide if to move to a particular city or not. This is important as it is a benchmark in measuring how people survive. Knowing this helps to make sufficient preparations and aid decision making. According to NUMBEO, the cost of living a Family of four estimated monthly cost are **₦809,210.49** without rent, a single person estimated monthly costs are **₦221,370.55** without rent in Lagos.

Since the cost of living is insightful and also reflects a person's well-being, having a view on how the cost of living affect people living in Lagos and realizing that the problems caused by the impacts of increased prices of goods and services is becoming unbearable to the citizens and the whole economy. It is critical to understanding what determines the cost of living and ways to minimize the effect.
Some indicators will be used to measure the cost of living in Lagos. Indicators such as:

- Food

- Housing

- Transportation

- Energy

- Clothing

- Healthcare

- Childcare

Data Description

The dataset contains description and ways to which the cost of living can be analyzed, however, there are 7 important indicators to which the cost of living is measured. Such as: Food, Housing, Transportation, Energy, Clothing, Healthcare and Childcare. Some other features are also present in the data set.

Data contains records of monthly Income for individuals spanning between 2020 and 2021.

Total 17 numbers of attributes are provided in the Data. Attribute definition is:

1. Timestamp: The record of time and date the respondent took the survey

2. Age: The age range of Individuals

3. Location: The local government area

4. Gender: The Sexual category of individuals

5. Marital Status: The marital state of individuals

6. Monthly Income 2020: The Monthly Income for 2020

7. Monthly Income 2021: The Monthly Income for 2021

8. Accommodation: Monthly cost on accommodation

9. Mobility : If the individual have a car or not

10. Transportation: The monthly cost of transportation

11. Feeding: The monthly cost of food items

12. Electricity: The monthly cost of electricity

13. HealthCare: The monthly cost on drugs and improvement of health

14. Health Issues: If the person has any chronic disease

15. Name of Disease: Name of chronic disease

16. Clothing: The monthly cost on clothing

17. Childcare: The monthly cost on the care of children

Aims and Objectives

The aim of this project is to show an overview of the cost of living indicators across various locations within the scope of the project and also decomposing the cost of living into components such as Housing, Transportation, feeding, Electricity, Healthcare, Childcare and Clothing.

To get real picture of the cost of living in Lagos, the study will cover only Local Government Areas in Lagos, such as, Agege, Ajeromi-Ifelodun, Alimosho, Apapa, Amuwo-Odofin, Badagry, Epe, Eti-Osa, Ibeju-Lekki, Ifako-Ijaiye, Ikeja, Ikorodu, Kosofe, Lagos Island, Lagos Mainland and Mushin.

The project will follow some pattern. The Phases undertaken are:

1. Data Sourcing Phase

2. Data Cleaning & Investigation Phase

3. Exploratory Data Analysis Phase

4. Conclusion Phase

➢ **Data Sourcing Phase:** Here the source of the data will be highlighted.

➢ **Data Cleaning & Investigation Phase:** Here, we are after cleaning and removing any missing data.

➢ **Exploratory Data Analysis Phase:** The exploratory data analysis (EDA) will be performed, Bivariate and univariate Analysis to gain more insights.

➢ **Conclusion Phase:** Conclusion will be drawn and recommendation given.

Data Sourcing Phase

The data was obtained through an online survey method, across 20 local government areas in Lagos state.

Data Cleaning & Investigation Phase

In the Process, the Python Script and Local Environment was Authenticated with Google and the Google Form Data was accessed from Google Drive and used to enable the Google Drive API in Google Cloud Platform.
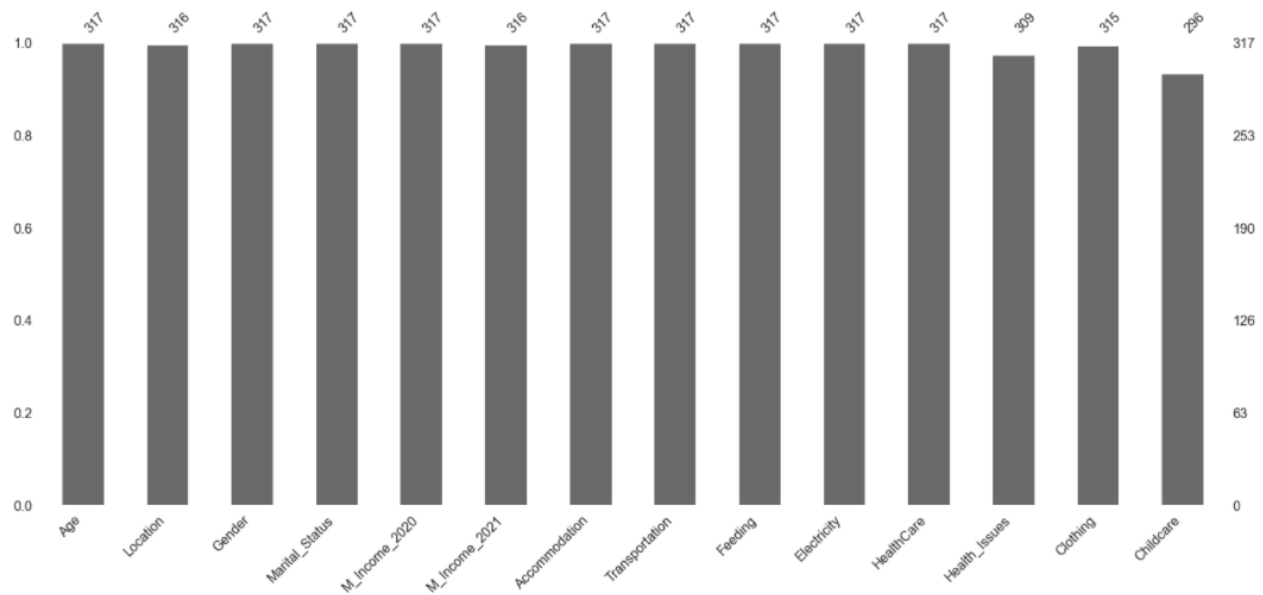
```
# Printing the total number of missing values
print(cl_df.isnull().sum().sum())
```
✓ 0.2s

33

Observation

From the graph, the white lines denote the presence of missing value. Checking for missing values shows there are 33 missing values in the datasets. Column names with missing values are; Location, Monthly Income in 2021, Health Issues, Clothing, and Childcare. Hence, cleaning operation will be performed.
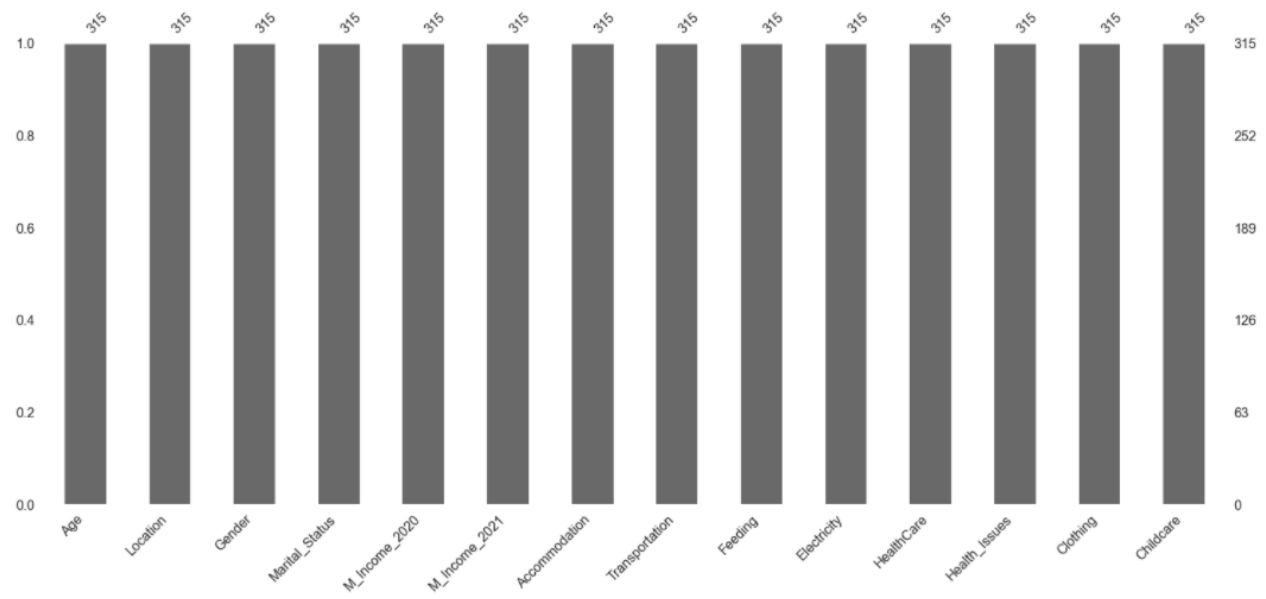
Observation

From the graph we can see that there is no presence of missing value as the missing values has been replaced with zero.

Exploratory Data Analysis Phase

- *Univariate Analysis*

```
# finding value counts fot the Location column
cl_df.Location.value_counts()
```
✓ 0.2s

```
Ikeja              35
Lagos Island       33
Surulere           31
Eti Osa            30
Ikorodu            25
Lagos Mainland     23
Kosofe             19
Ibeju-Lekki        15
Ifako-Ijaiye       14
Amuwo-Odofin       14
Shomolu            13
Alimosho           11
Agege              10
Oshodi-Isolo       10
Epe                 8
Mushin              7
Badagry             7
Apapa               5
Ojo                 4
Ajeromi-Ifelodun    1
Name: Location, dtype: int64
```

Observation

From the operation above, we see that from the 20 local government areas in Lagos, the response, people living in Ikeja is more, followed by Lagos Island, Surulere, Eti-osa and Ikorodu than the rest.

Income Distribution

Legend:
- 20,000 - 50,000
- 60,000 - 100,000
- 100,000 - 150,000
- 150,000 - 200,000
- 200,000 - 290,000
- 300,000 - 500,000
- 500,000 above

Pie chart values: 13.2%, 17.7%, 23%, 27.1%, 6%
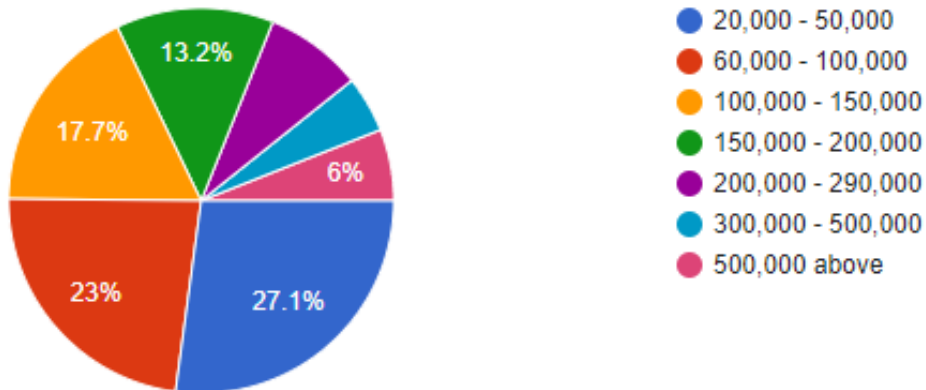
Observation

From the graph, it shows that, earnings are between, 20,000 - 50,000, 60,000 - 100,000, 100,000 - 150,000, 150,000 - 200,000, 200,000 - 290,000, and 500,000 above. On the average, income is between 150,000 - 200,000 and 20,000 - 50,000.


Legend:
- 20 - 25
- 26 - 30
- 31 - 35
- 36 - 40
- 41 - 45
- 46 - 50
- 51 - 55
- 56 - 60
- 61 above

Pie chart values: 17%, 28.1%, 21.5%, 13.6%
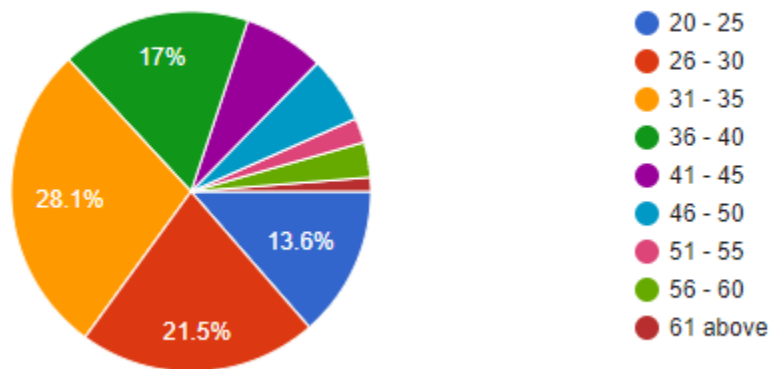
Observation

From the graph, we see that age 31 - 35 is more as it is 28% followed by age 26 - 30 and age 36 - 40, with age 61 above being the least.

Marital Status Count
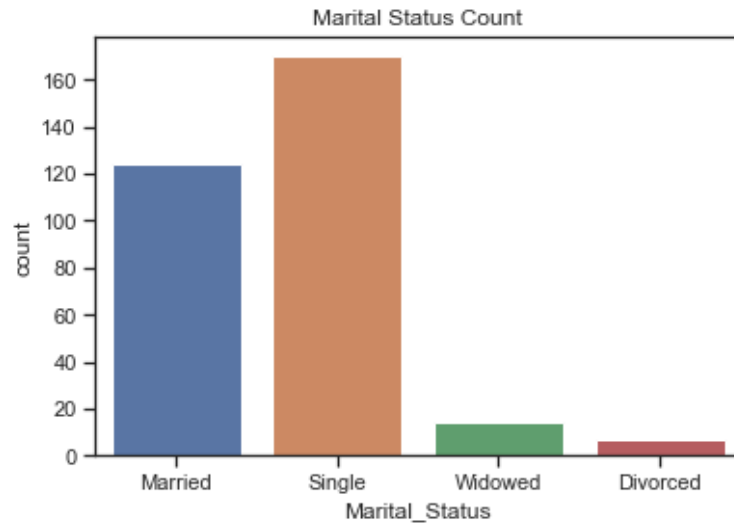
Observation

From the graph above, we see that we have more of single and married, while widowed and divorced is low.


Distribution of Gender
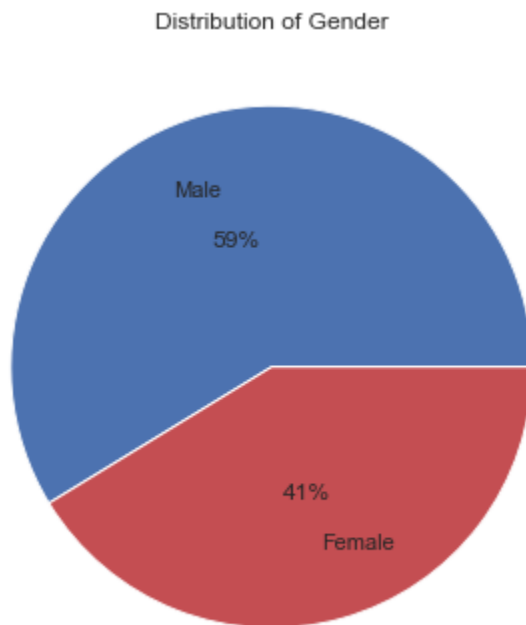
Observation

From the graph above, we see that the distribution of Gender is 59% male and 41% female. This implies that from the response, there are more male than female.

Accommodation Distribution

Legend:
- 0 - 5,000
- 5,000 - 10,000
- 15,000 - 40,000
- 45,000 - 60,000
- 65,000 - 90,000
- 95,000 above
- 65,000 - 80,000
- 5,000 - 20,000
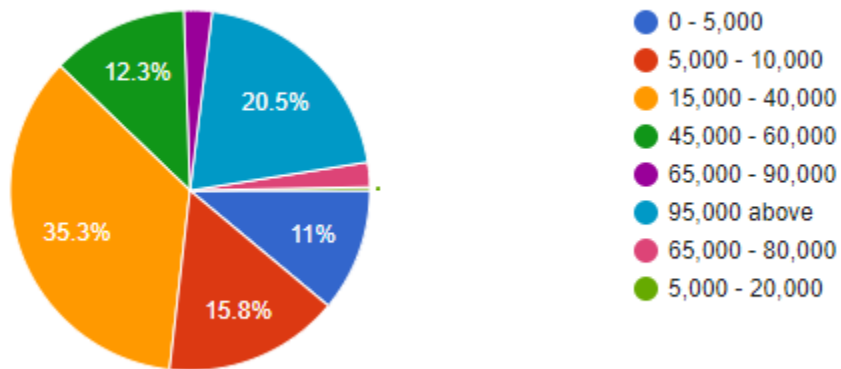
Observation

From the graph above, we can see that the amount of money spent on accommodation (Housing) is more between 15,000 - 40,000 and 95,000 above monthly range than the rest.
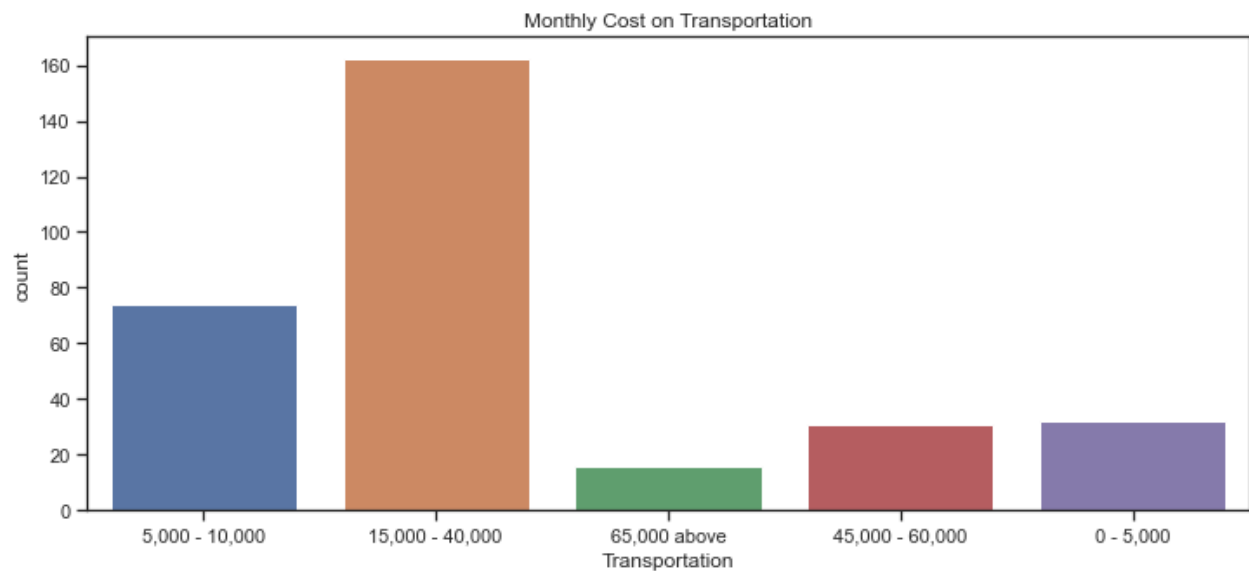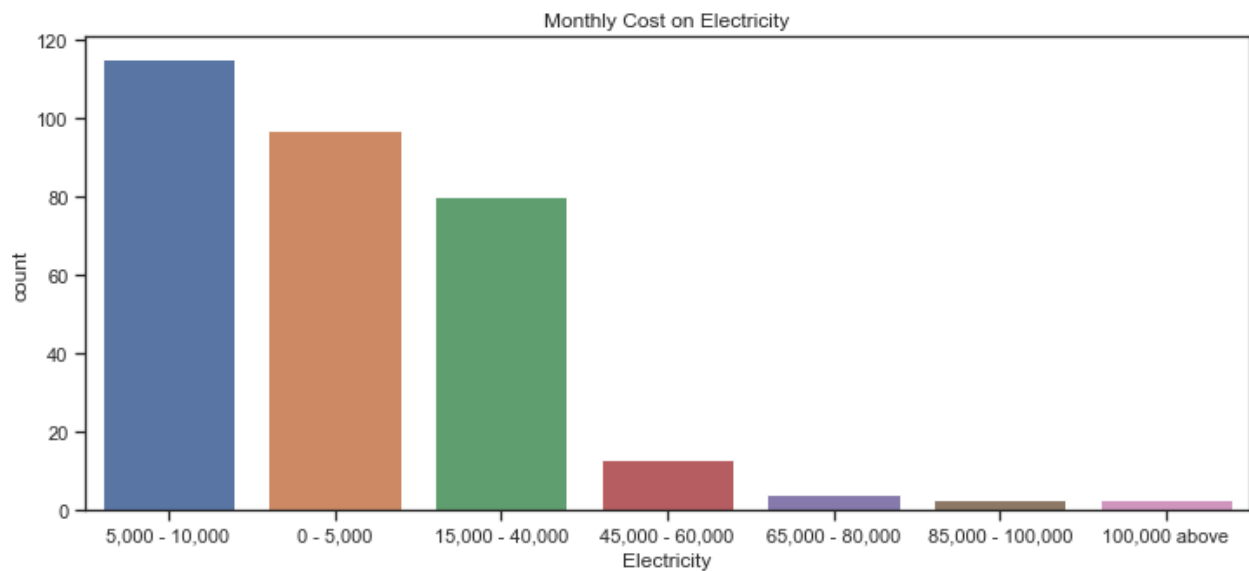

Observation

From the graph above, we can see that the amount of money spent on Transportation is more between 15,000 - 40,000, and 5,000 - 10,000 monthly range than the rest.
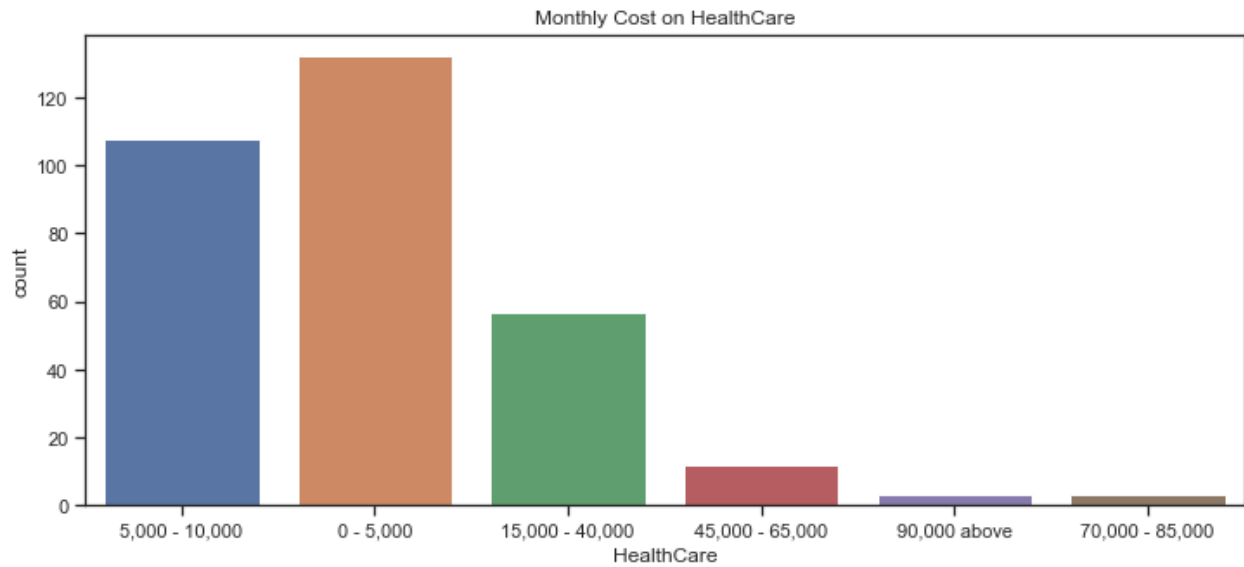
Monthly Cost on Feeding
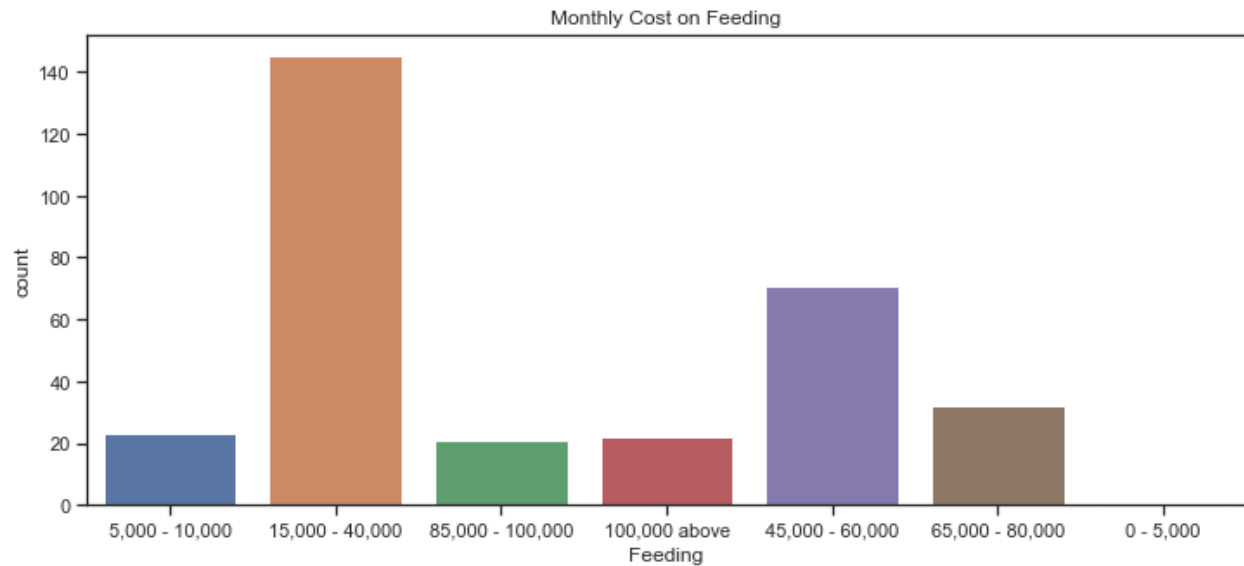
Observation

From the graph above, we can see that the amount of money spent on Feeding is more between 15,000 - 40,000, 45,000 - 60,000, and 65,000 - 80,000 monthly range than the rest.
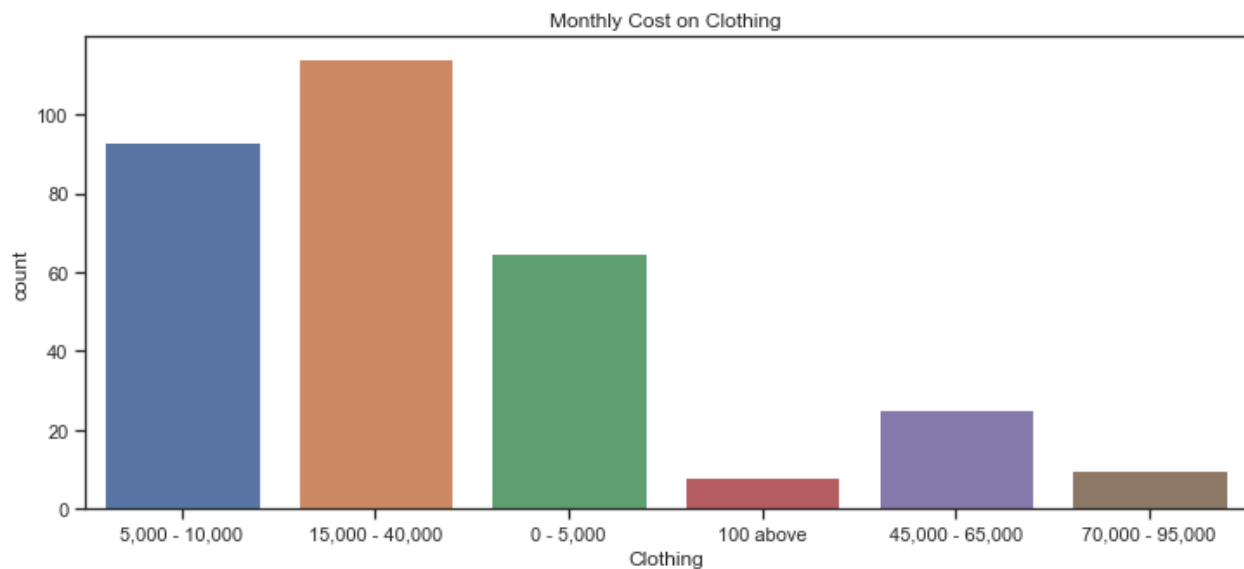

Monthly Cost on Electricity

Observation

From the graph above, we can see that the amount of money spent on Electricity is more between 5,000-10,000, 0 - 5,000, and 15,000 - 40,000 monthly range than the rest.

Monthly Cost on HealthCare
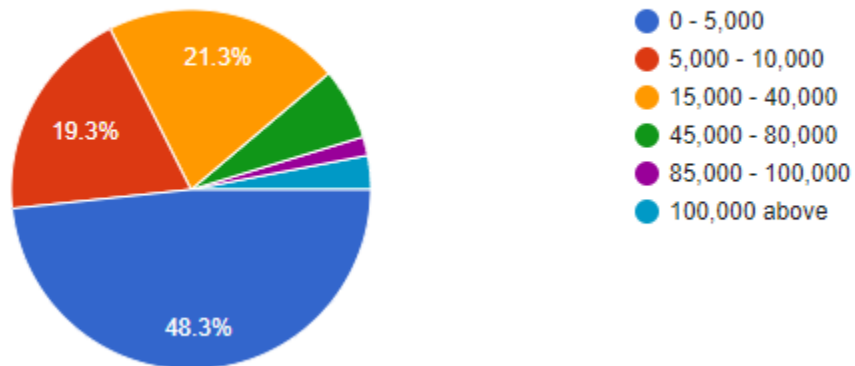
Observation

From the graph above, we can see that the amount of money spent on HealthCare is more between 0 - 5,000, 5,000 - 10,000, and 15,000 - 40,000 monthly range than the rest.


Monthly Cost on Clothing

Observation

From the graph above, we can see that the amount of money spent on Clothing is more between 15,000 - 40,000, 5,000 - 10,000, and 0 - 5,000 monthly range than the rest. What this implies is that, according to the respondent, the monthly cost of Clothing is high in Lagos.

Childcare Distribution

Legend:
- 0 - 5,000
- 5,000 - 10,000
- 15,000 - 40,000
- 45,000 - 80,000
- 85,000 - 100,000
- 100,000 above

Observation

From the graph above, we can see that the amount of money spent on Childcare is more between 0 - 5,000, 5,000 - 10,000, and 15,000 - 40,000 monthly range than the rest.
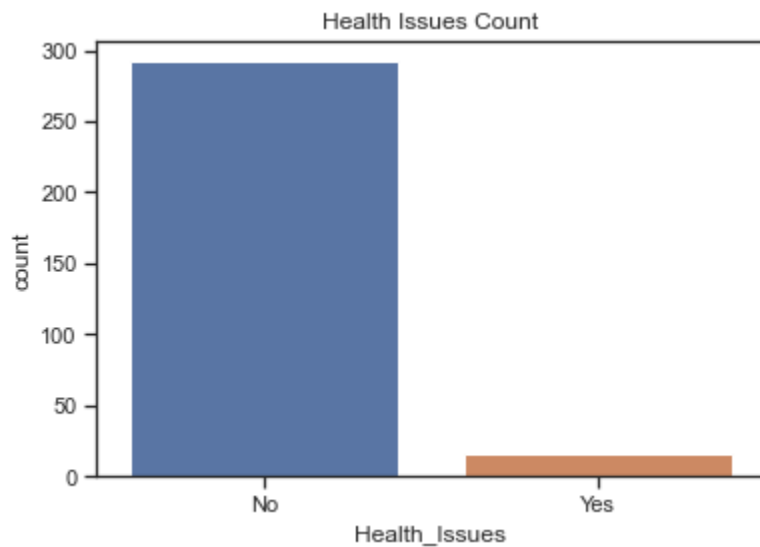
Observation

From the graph above, we see that people without health issues are more than people with it.

- *Bivariate Analysis*

```
# groupby location and checking the aggregates Monthly Income for 2020
cl_df.groupby('Location').agg({'M_Income_2020':'mean', 'Timestamp':'count'}).reset_index()
✓ 0.3s
```

	Location	M_Income_2020	Timestamp
0	Agege	2.100000	10
1	Ajeromi-Ifelodun	2.000000	1
2	Alimosho	3.818182	11
3	Amuwo-Odofin	3.857143	14
4	Apapa	6.000000	5
5	Badagry	3.285714	7
6	Epe	2.125000	8
7	Eti Osa	3.700000	30
8	Ibeju-Lekki	2.533333	15
9	Ifako-Ijaiye	2.642857	14
10	Ikeja	2.371429	35
11	Ikorodu	3.000000	25
12	Kosofe	1.894737	19
13	Lagos Island	3.000000	33
14	Lagos Mainland	2.173913	23
15	Mushin	3.571429	7
16	Ojo	1.750000	4
17	Oshodi-Isolo	2.200000	10
18	Shomolu	2.692308	13
19	Surulere	2.387097	31

Observation

From the above, we see that we have 20 Local government areas in Lagos, we can also see the aggregated average monthly income for 2020 and the number of response (from the Timestamp column) staying in a particular local government area.

From this we can conclude that, according to the response, areas like Alimosho, Amuwo-Odofin, Eti-Osa, Mushin, Lagos Island, Badagry, and Ikorodu earn averagely between ₦200,000 - ₦290,000. Areas like Ifako-Ijaiye, Ibeju-Lekki, Surulere, Shomolu, Agege, Epe, Ajeromi-Ifelodun, Lagos Mainland, and Oshodi-Isolo earn averagely between ₦20,000 - ₦50,000. Areas like Kosofe, and Ojo, earn averagely between ₦150,000 - ₦200,000. Areas like Apapa, earn averagely between ₦60,000 - ₦100,000.

```
# groupby location and checking the aggregates for Monthly Income for 2021, and Timestamp
cl_df.groupby('Location').agg({'M_Income_2021':'mean', 'Timestamp':'count'}).reset_index()
```
✓ 0.2s

	Location	M_Income_2021	Timestamp
0	Agege	2.100000	10
1	Ajeromi-Ifelodun	2.000000	1
2	Alimosho	3.454545	11
3	Amuwo-Odofin	3.428571	14
4	Apapa	6.000000	5
5	Badagry	3.285714	7
6	Epe	1.375000	8
7	Eti Osa	3.166667	30
8	Ibeju-Lekki	2.466667	15
9	Ifako-Ijaiye	2.928571	14
10	Ikeja	2.628571	35
11	Ikorodu	3.400000	25
12	Kosofe	2.263158	19
13	Lagos Island	3.060606	33
14	Lagos Mainland	2.000000	23
15	Mushin	3.000000	7
16	Ojo	2.750000	4
17	Oshodi-Isolo	2.900000	10
18	Shomolu	3.461538	13
19	Surulere	2.677419	31

Observation

From the above, we see that we have 20 Local government areas in Lagos, we can also see the aggregated average monthly income for 2021 and the number of response (from the Timestamp column) staying in a particular local government area.

From this we can conclude that, according to the response, areas like Alimosho, Amuwo-Odofin, Eti-Osa, Mushin, Lagos Island, Badagry, and Ikorodu earn averagely between ₦200,000 - ₦290,000. Areas like Ifako-Ijaiye, Ibeju-Lekki, Surulere, Shomolu, Agege, Ajeromi-Ifelodun, Lagos Mainland, Ojo and Oshodi-Isolo earn averagely between ₦20,000 - ₦50,000. Areas like Kosofe, and Epe earn averagely between ₦150,000 - ₦200,000. Areas like Apapa, earn averagely between ₦60,000 - ₦100,000.

Monthly Income Across Lagos Local Admin Areas

|	
○	0 - 2.1
●	2.1 - 2.17391
●	2.17391 - 2.3871
●	2.3871 - 3
●	3 - 3.28571
●	3.28571 - 3.7
●	3.7 - 6

<u>Observation</u>

The high/deep contrast color represents the local government areas with high income earners, while the low/light contrast color represents the local government areas with low earners.

Did monthly income change?
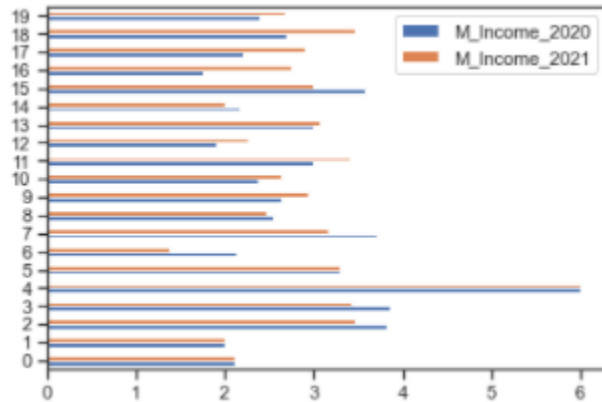
<u>Observation</u>

From the plot above, we can see that according to the respondent, Monthly income though changed slightly but still remains the same for 2020 and 2021 across areas in Lagos state.
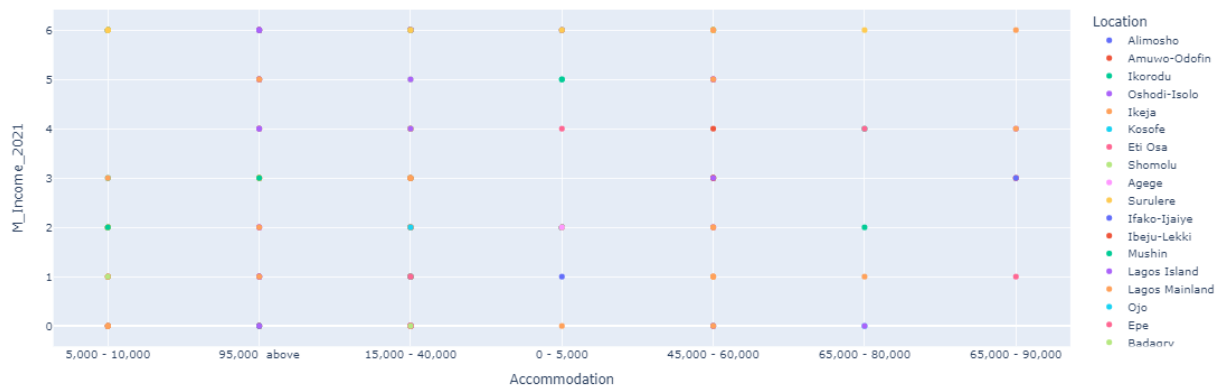
Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 65,000 - 80,000, 65,000 - 90,000, and 95,000 above. The medium Category ranging from 15,000 - 40,000 and 45,000 - 60,000, and the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Accommodation are; Lagos Island, Ikeja, Eti-Osa, Surulere, Lagos Mainland, Ifako-ijaiye, and Mushin.

Areas in Lagos state with Medium monthly cost of Accommodation are; Lagos Island, Lagos Mainland, Ibeju-lekki, Apapa, Badagry, Ojo, and Epe.

While Areas in Lagos state with low monthly cost of Accommodation are; Ikorodu, Badagry, Amuuwo-odofin, Ifako-ijaiye, Mushin, Ajeromi-ifelodun and Ikeja.
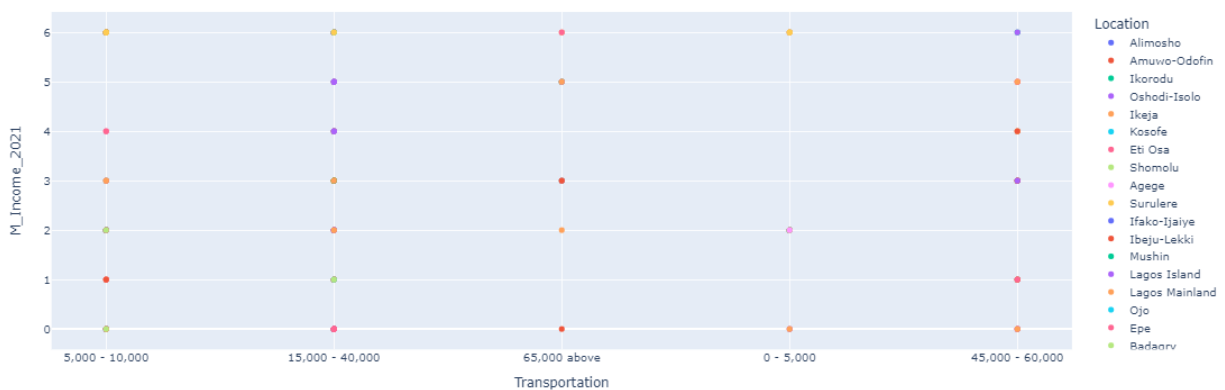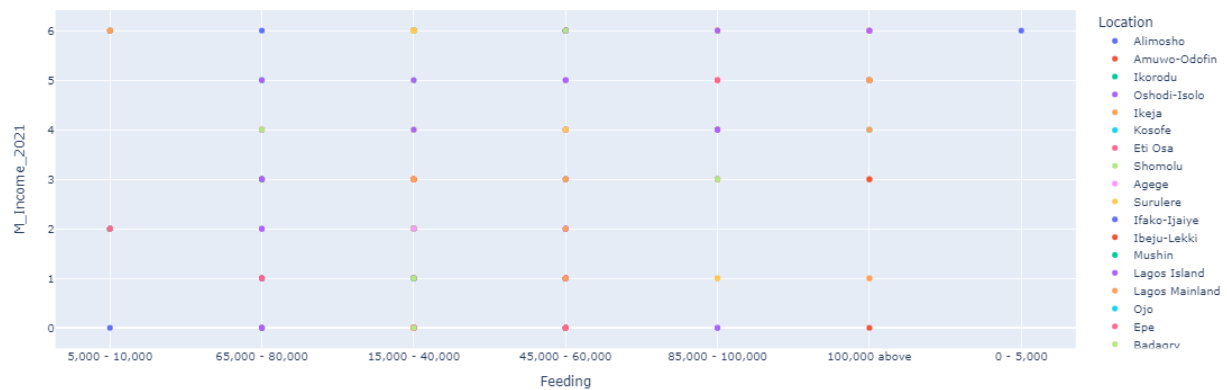

Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 45,000 - 60,000, and 65,000 above. The medium Category ranging from 15,000 - 40,000 and the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Transportation are; Lagos Island, Ikeja, Eti-Osa, Ibeju-lekki, Lagos Mainland, and Epe

Areas in Lagos state with Medium monthly cost of Transportation are; Lagos Island, Lagos Mainland, Apapa, Badagry, Ojo, and Epe.

While Areas in Lagos state with low monthly cost of Transportation are; Ikorodu, Badagry, ibeju-lekki, Ifako-ijaiye, Mushin, Eti-Osa and Ajeromi-ifelodun.
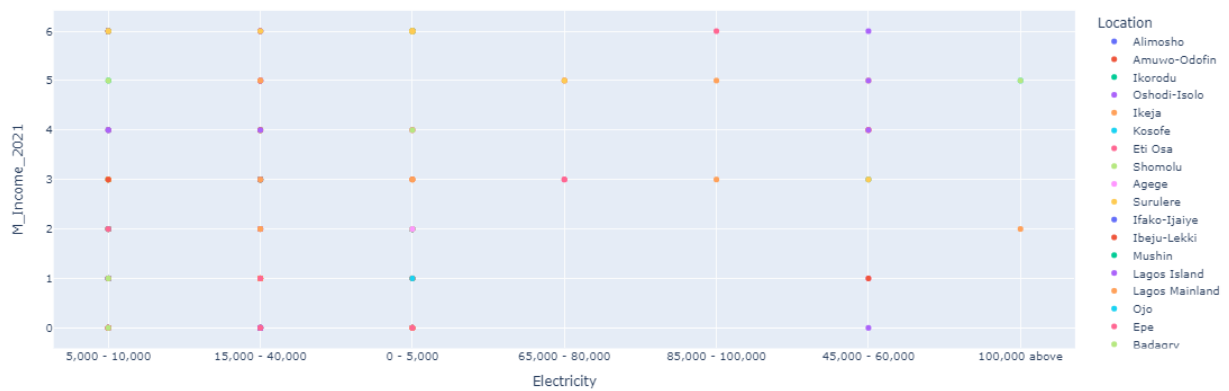

Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 85,000 - 100,000, and 100,000 above. The medium Category ranging from 15,000 - 40,000, 45,000 - 60,000 and 65,000 - 80,000, and the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Feeding are; Lagos Island, Ikeja, Eti-Osa, Ibeju-lekki, Lagos Mainland, and Surulere

Areas in Lagos state with Medium monthly cost of Feeding are; Apapa, Badagry, Apapa, Ojo, Lagos Island, Lagos Mainland, and Ajeromi-ifelodun.

While Areas in Lagos state with low monthly cost of Feeding are; Epe, Alomosho, Ikorodu, Badagry, Ifako-ijaiye, Lagos mainland and Epe.
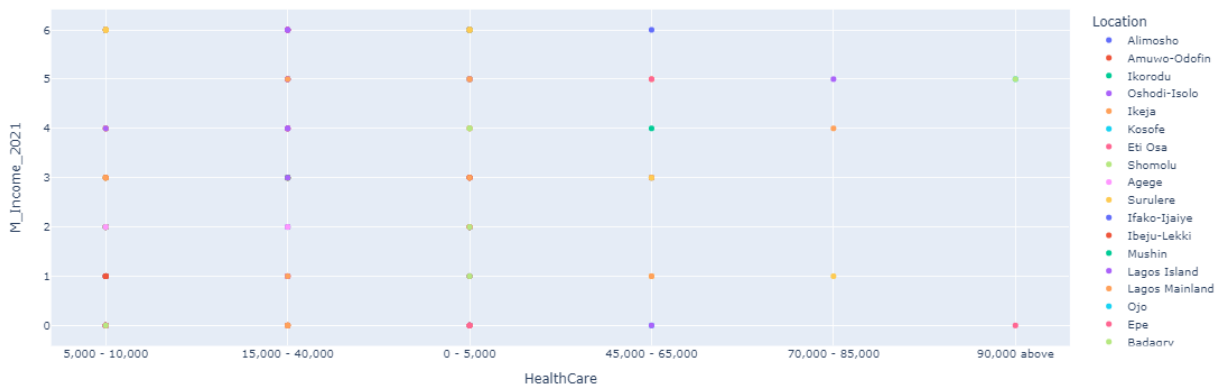
Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 65,000 - 80,000, 85,000 - 100,000 and 100,000 above. The medium Category ranging from 15,000 - 40,000, 45,000 - 60,000 and 65,000 - 80,000, and the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Electricity are; Lagos Island, Eti-Osa, Ikeja, and Surulere

Areas in Lagos state with Medium monthly cost of Electricity are; Apapa, Lagos Island, Lagos Mainland, and Epe.

While Areas in Lagos state with low monthly cost of Electricity are; Badagry, Epe, Alomosho, Ikorodu, Ojo, Ibeju-lekki, Ajeromi, Shomolu, Lagos mainland and Epe.
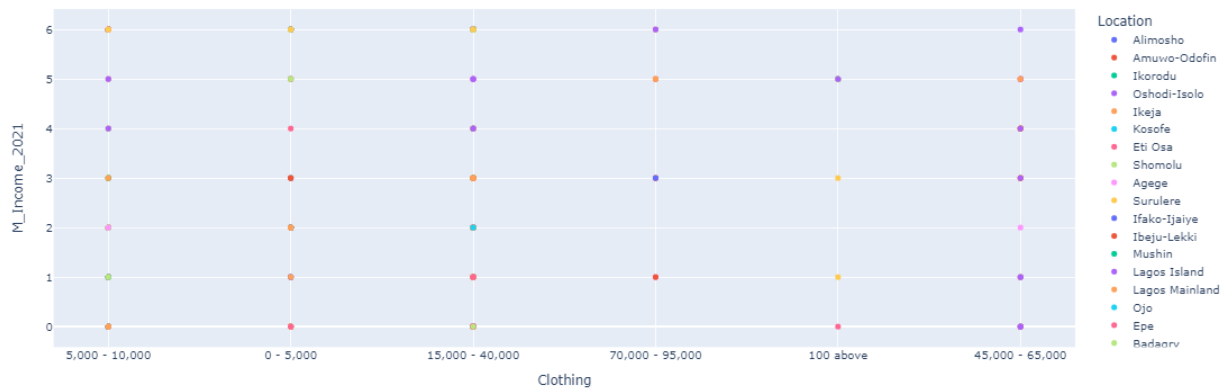

Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 70,000 - 85,000 and 90,000 above. The medium Category ranging from 15,000 - 40,000, and 45,000 - 65,000, the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of HealthCare are; Lagos Island, Eti-Osa, Ikeja, shomolu, and Surulere

Areas in Lagos state with Medium monthly cost of HealthCare are; Agege, Lagos Island, Lagos Mainland, Alimosho, Surulere and Eti-Osa.

While Areas in Lagos state with low monthly cost of HealthCare are; Badagry, Epe, Ikorodu, Ojo, Ibeju lekki, Ajeromi, Shomolu, Lagos mainland, Apapa and Epe.
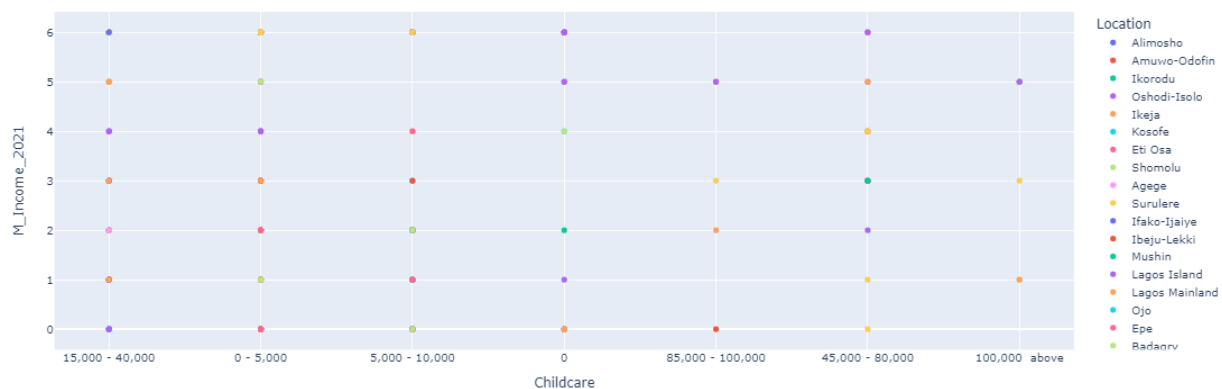

Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 70,000 - 95,000 and 100,000 above. The medium Category ranging from 15,000 - 40,000, and 45,000 - 65,000, the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Clothing are; Lagos Island, Surulere, Eti-Osa, Ibeju-lekki, Ifako-ijaiye, and Lagos Mainland

Areas in Lagos state with Medium monthly cost of Clothing are; Agege, Lagos Island, Lagos Mainland, and Oshodi-Isolo.

While Areas in Lagos state with low monthly cost of Clothing are; Badagry, Epe, Ikorodu, Ibeju lekki, Ajeromi, Shomolu, Lagos mainland, Apapa and Eti-Osa.
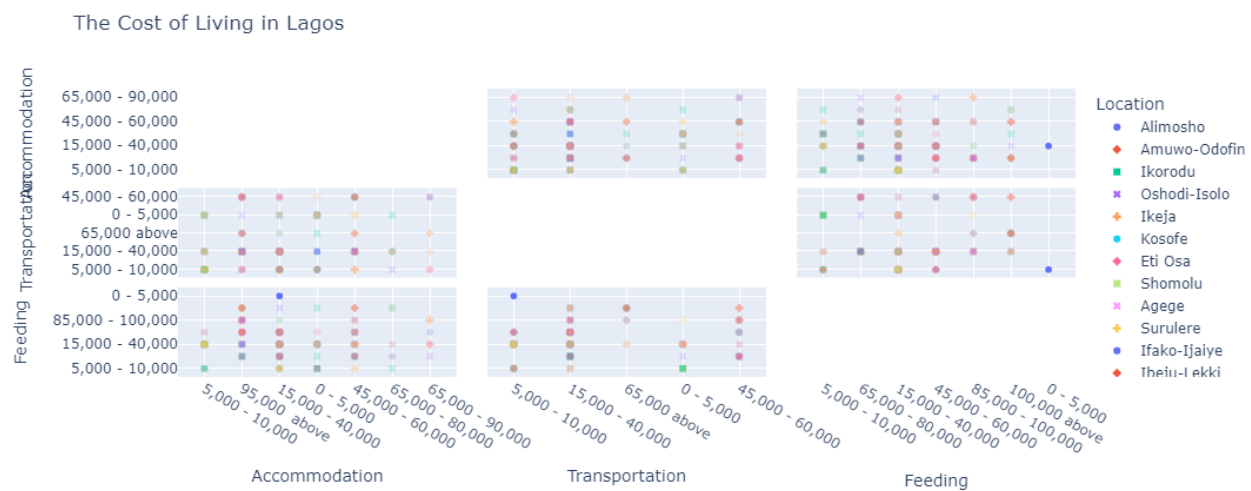
Observation

Areas in Lagos State will be represented by three categories. The Higher Category ranging from 85,000 - 100,000 and 100,000 above. The medium Category ranging from 15,000 - 40,000, and 45,000 - 80,000, the lower Category ranging from 0 - 5,000, and 5,000 - 10,000.

Areas in Lagos with Higher monthly cost of Childcare are; Lagos Island, Lagos Mainland, Surulere, Eti-Osa, Ibeju-lekki,

Areas in Lagos state with Medium monthly cost of Childcare are; Surulere, Lagos Island, Lagos Mainland, Mushin, and Ifako-ijaiye.

While Areas in Lagos state with low monthly cost of Childcare are; Badagry, Epe, Ibeju lekki, Ajeromi, Shomolu, Lagos mainland, Apapa and Eti-Osa.
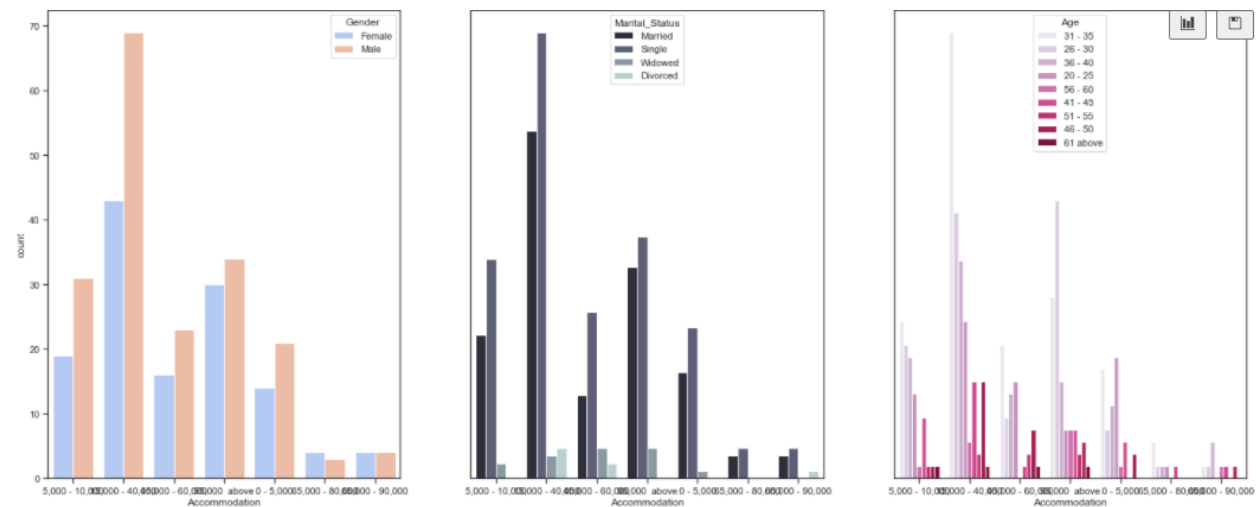

Observation

From the above plot, Comparing Accommodation, Transportation, and Feeding indicators shows that the monthly cost of Feeding is higher than the cost of Accommodation and Transportation across various Local Government areas of Lagos state. This means that earners spend a higher fraction of their Monthly income on Feeding. Also, the monthly cost of Accommodation is higher compared to the monthly cost of Transportation.


The Cost of Living in Lagos

Observation

From the above plot, comparing indicators shows that the monthly cost of Electricity and Childcare is higher than the cost of Healthcare and Clothing across various Local Government areas of Lagos state. This means that earners spend a higher fraction of their Monthly income on Electricity. Also, the monthly cost of Childcare is higher compared to the monthly cost of Healthcare and Clothing.
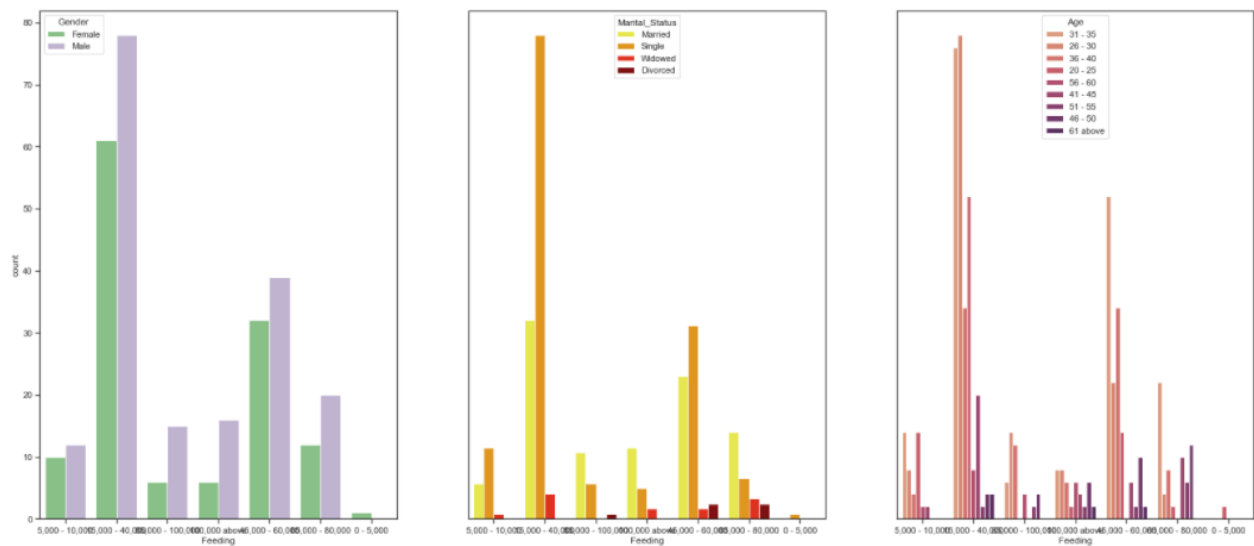

Observation

From the graph above, the cost of Accommodation is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.
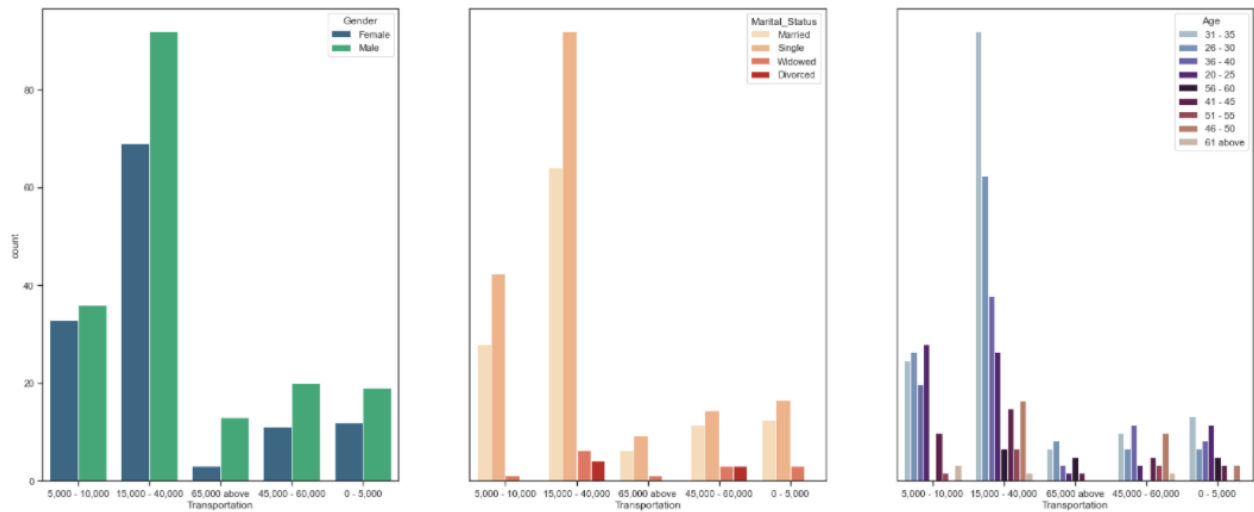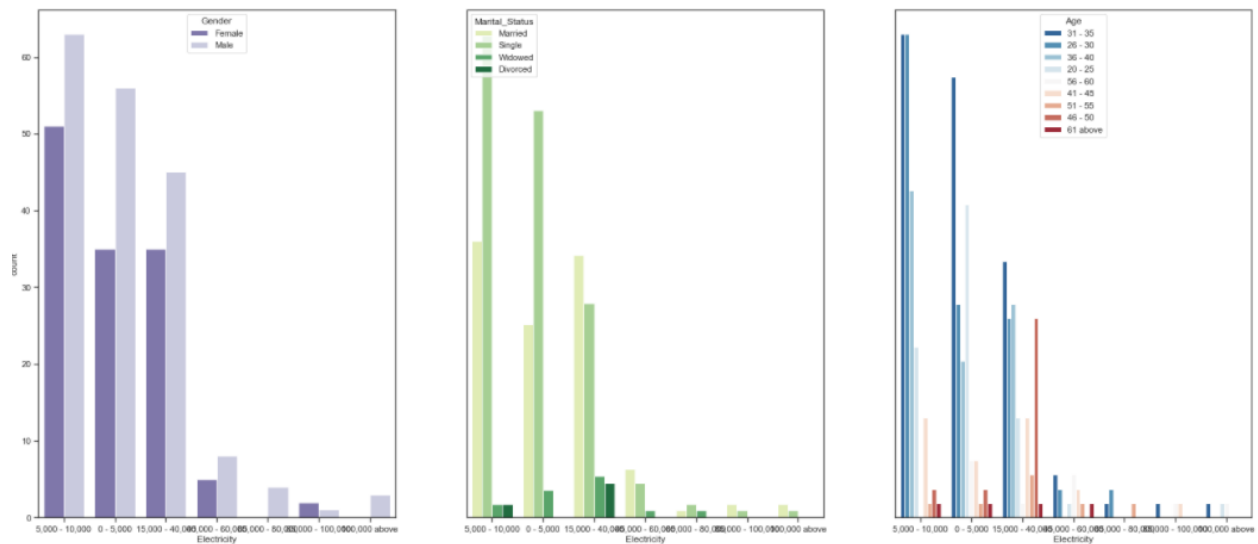
Observation

From the graph above, the cost of Transportation in Lagos is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.
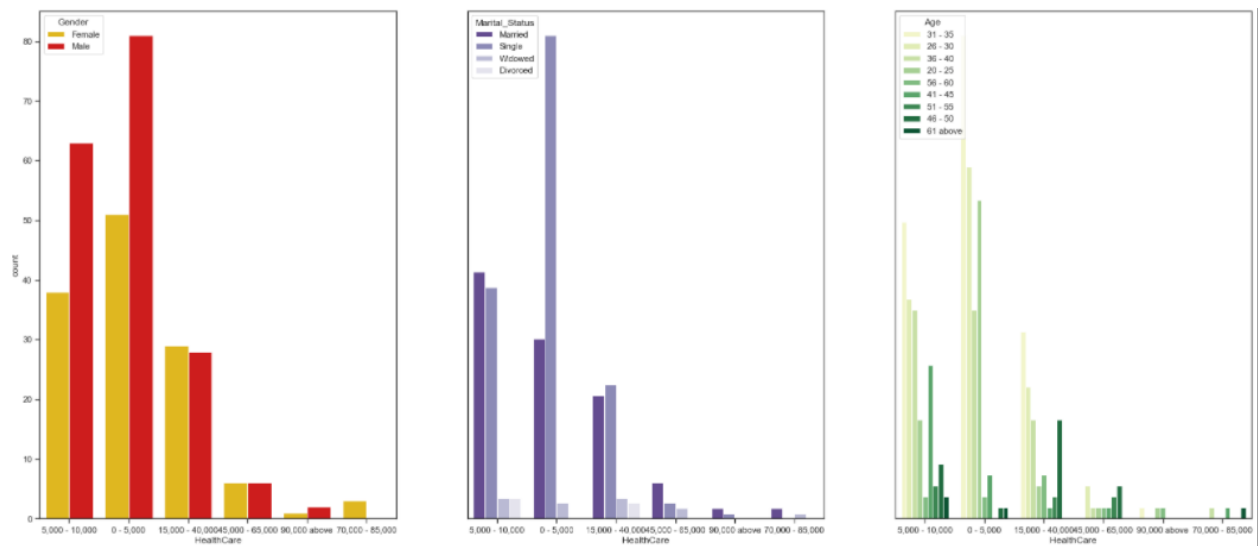

Observation

From the above graph, it shows that the cost of monthly Feeding in Lagos is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.
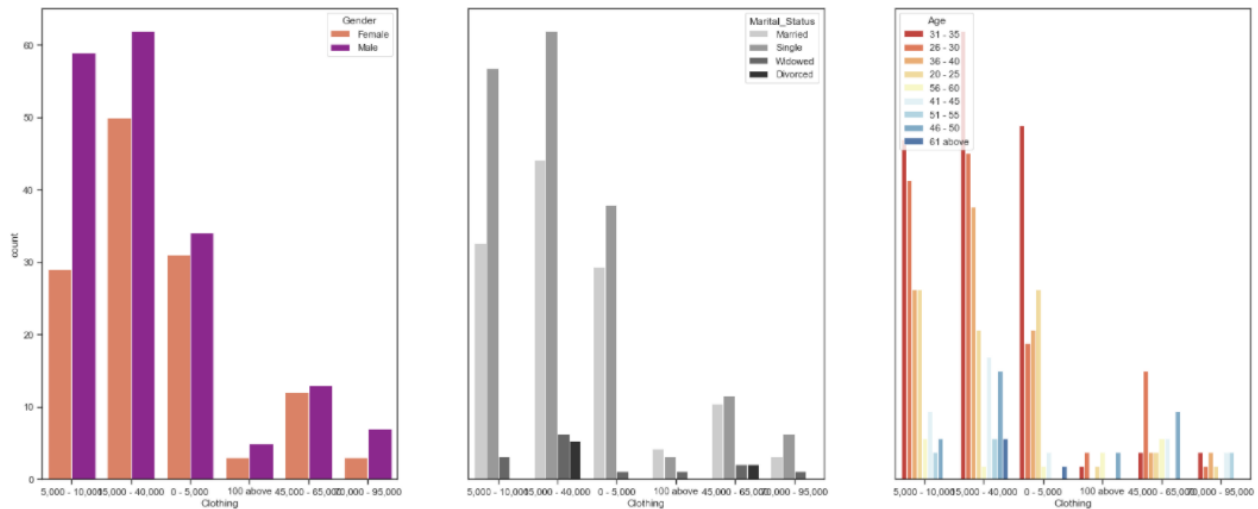
Observation

From the above graph, it shows that the cost of monthly Feeding in Lagos is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.
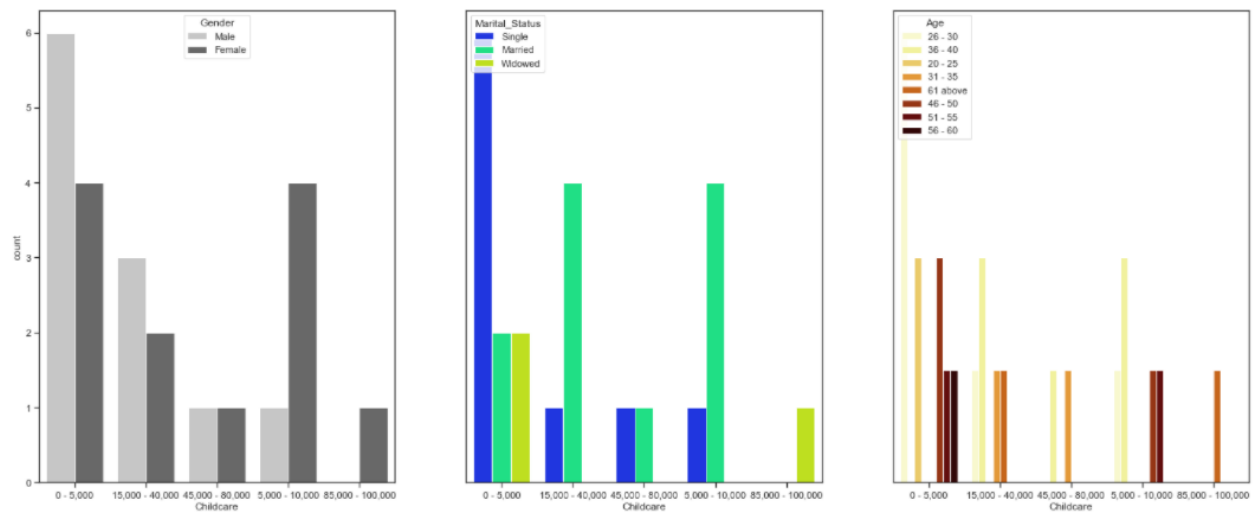

Observation

From the above graph, it shows that the cost of monthly Healthcare in Lagos is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.
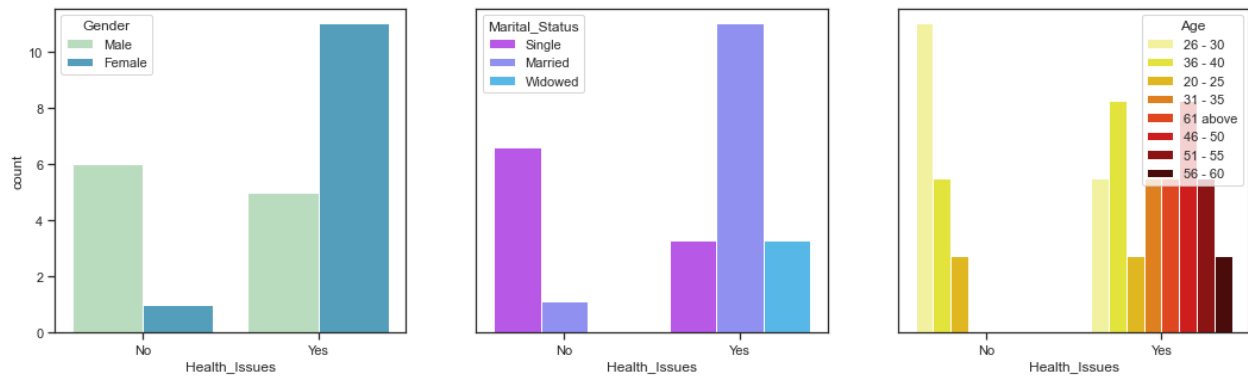
Observation

From the above graph, it shows that the cost of monthly Clothing in Lagos is more for Male than female, Single and married than widowed and divorced, and more from Age 31-35 than the rest.

Observation

From the above graph, it shows that the cost of monthly Healthcare in Lagos is more for Female than Male, widowed and married than single and more from Age 31-35 the rest.

Observation

From the above, we can see that, Female have more Health issues than the male category, the Married and Single than widowed, and Age 46-50 more than others.

Conclusion Phase

The Analysis shows that, Out of 317 responses across 20 Local government area of Lagos state, 21.7% earn ₦20,000 - ₦50,000 per month, 23.7% earn ₦60,000 - ₦100,000 per month, 17.7% earn ₦100,000 - ₦150,000 per month, 13.2% earn ₦150,000 - ₦200,000 per month, 8.2% earn ₦200,000 - ₦290,000 per month, 6% earn more than ₦500,000 per month, and 4.7% earn ₦300,000 - ₦500,000 per month.

35.3% spend ₦15,000 - ₦40,000 per month, 20.5% spend ₦95,000 above per month, 15.8% spend ₦5,000 - ₦10,000 per month, 12.3% spend ₦45,000 - ₦60,000 per month, 11% spend 0 - ₦5,000 per month 4.7% spend ₦65,000 - ₦90,000 per month and 0.3% spend ₦5,000 - ₦20,000 per month on monthly Accommodation

51.1% spend ₦15,000 - ₦40,000 per month, 23.3% spend ₦5,000 - ₦10,000 above per month, 10.1% spend ₦45,000 - ₦60,000 per month, 10.1% spend ₦0 - ₦5,000 per month, 5% spend ₦65,000 per month and 0.3% spend ₦5,000 - ₦20,000 per month on monthly Transportation.

36.3% spend ₦5,000 - ₦10,000 per month, 30.6% spend ₦0 - ₦5,000 per month, 25.2% spend ₦15,000 - ₦40,000 per month, 14.1% spend ₦45,000 - ₦60,000 per month, 1.6% spend ₦65,000 - ₦80,000 per month, 0.9% spend ₦85,000 - ₦100,000 per month 0.9% spend ₦100,000 above per month, and 0.3% spend ₦30,000 - ₦40,000 per month on monthly Electricity.

45.7% spend ₦15,000 - ₦40,000 per month, 22.4% spend ₦45,000 - ₦60,000 per month, 10.1% spend ₦65,000 - ₦80,000 per month, 6.9% spend ₦85,000 - ₦100,000 per month, 6.9% spend ₦100,000 above per month, 7.3% spend ₦5,000 - ₦10,000 per month on monthly Feeding.

41.6% spend - ₦0 - ₦5,000 per month , 34.4% spend ₦5,000 - ₦10,000 per month, 18% spend ₦15,000 - ₦40,000 per month, 4.1% spend ₦45,000 - ₦65,000 per month, 0.9% spend ₦90,000 above per month, and 0.9% spend ₦70,000 - ₦85,000 per month on monthly Healthcare.

36.2% spend ₦15,000 - ₦40,000 per month, 29.5% spend ₦5,000 - ₦10,000 per month, 20.6% spend 0 - ₦5,000 per month, 7.9% spend ₦45,000 - ₦65,000 per month, 3.2% spend ₦70,000 - ₦95,000 per month, 2.5% spend ₦100,000 above per month on monthly Clothing.

48.3% spend ₦0 - ₦5,000 per month, 21.3% spend ₦15,000 - ₦40,000 per month, 19.3% spend ₦5,000 - ₦10,000 per month, 6.4% spend ₦45,000 - ₦80,000 per month, 1.7% spend ₦85,000 - ₦100,000 per month and 3% spend ₦100,000 above per month on monthly Childcare.

In conclusion, we can say the cost of living is high in Lagos, as the Analysis shows that according to the response, people spend more than they actually earn. This can imply that people may have other source of income or may rely on other source for support. Also, among all indicators, they spend more of their monthly income on Feeding (food consumption) and Accommodation than Clothing, Transportation, Electricity, Healthcare and Childcare.