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PROPELLERS OF RESIDENTIAL HOUSING CHOICES AMONG URBAN RESIDENTS IN NIGERIA'S SOUTHEASTERN REGION

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Abstract

Choice of housing by people is a function of many factors, which may be demographic, socio-economic, and environmental factors. Understanding the propellers of housing choice would help bridge the gap between housing consumers' expectations and housing offerings by developers and the government, thus leading to customer satisfaction. Thus, this study sought to determine the propellers of residents' choice of housing in Southeastern Nigeria. The specific objectives were to ascertain the extent of the effect of family income, family size, neighbourhood satisfaction, education, neighbourhood safety/security, and neighbourhood decline on residents' choice of housing in Southeastern Nigeria. The study adopted the descriptive survey research design. The study population comprised 587,503 parents who reside in selected cities in Southeastern Nigeria. Using survey, primary data was collected from 400 respondents with a structured questionnaire in a 5-point Likert scale format, and analysed using structural equation modeling (PLS-SEM). The results revealed that family income, family size, neighbourhood satisfaction, education, neighbourhood safety/security had significant and positive effects, while neighbourhood decline had a significant and negative effect on residents' housing choice in Southeastern Nigeria. Therefore, family income, neighbourhood safety/security, neighbourhood satisfaction, family size, neighbourhood decline and education, in this order of relative importance as implied by their path coefficients, are the propellers of housing choice in Southeastern Nigeria. Hence, estate developers, governments and policymakers should prioritize these factors when developing housing programmes.

Keywords: Housing Choice, Family Income, Family Size, Neighbourhood Satisfaction, Education.

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1. INTRODUCTION

Housing is one of the best indicators of a person's standard of living and place in society (Moore, 2019). Like food and clothing, housing ranks first among the three basic human needs and its availability is very crucial to the welfare of every human. Housing products falls into the consumer market which encompasses individuals and households who buy or acquire goods and services for personal consumption (Kotler, 2010). Nevertheless, it can also be found in industrial market. Housing can be defined as the process of permanently providing adequate physical infrastructure and social amenities to a large number of residential buildings in a planned, decent, healthy and sanitary environments to meet the basic and special needs of the population of a location (Ogundahunsi & Adebmbo, 2014).

The marketing concept holds that the key to achieving organizational goals consists of determining the needs and wants of the target market and developing the desired satisfaction (Okolo et al., 2024) more effectively and efficiently than competitors (Kotler et al., 2018). Consumers around the world vary tremendously in age, income, education level and taste. And consumer decision making defers according to the strength of their attitude towards available brands, governed by the consumers' knowledge and familiarity with the product class (Howard & Sheth, 2001). Chia et al. (2016) opined that there are gaps between house buyers 'expectations and the product attributes provided by housing developers which has resulted in consumers' dissatisfaction when they are not pleased with their house purchase or rent.

Propellers of housing choice refers to those major factors that can influence house buyers or renters in making choice of housing. Housing choice refers to the actual decision of the property buyer or renter to live in a location (Jansen et al., 2011). Okolo et al. (2015) buyers make choices because of extensive product proliferation in the market. Various determinants of residential housing choice have been established in previous studies both at the individual and multi-levels (Seo & Kwon, 2017; Gent et al., 2019; Jones & Dantzler, 2020; Basolo & Yerena, 2017; Liu, Yu, & Sun, 2021; Willibald et al., 2018). These previous studies on the determinants of housing choice failed to identify the two major categories of the determinants of housing choice such as residents' demographics and housing attributes. They largely focused on one-sided determinants of either residents' demographics or housing attributes as determinants of housing choice. Moreover, these determinants of residential housing choice found by the various studies are quite too many to comprehend. Although many factors determine choice of residential housing, a small number of these determinants (major variables) generally dominate in the decision to choose a residential housing. This study is informed by the unprecedented population growth in the cities which has led to an increase in disasters, global climate change and crimes. Attempts by federal and various state governments, and real estate developers to encourage people to patronize new neighbourhoods and sub-urban housing have not yielded the desired results. People choose to move to or out of a particular housing for various reasons which may be demographic, socio-economic and environmental;

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characterized as push-pull factors. Therefore, the study was underpinned to push-pull theory to model the major determinants of housing choice as its propellers. These propellers which fall under major residents' demographics and major housing attributes include family income, family size, education, neighbourhood satisfaction, neighbourhood safety/security and neighbourhood decline. Understanding the propellers of housing choice would help bridge the gap between housing consumers' expectations and housing offerings by developers and governments thus leading to customer satisfaction and loyalty (Obeta et al., 2024).

2. LITERATURE REVIEW

2.1 Conceptual Framework and Hypotheses Development

The conceptual framework is based on the push-pull theory The push effects are negative factors that encourage an individual to leave an origin, while pull effects are positive factors that draw an individual to a destination. These push-pull effects depend on housing consumers' expectations and needs. The decision to move hinges on consumers' perception of negative factors at the origin that push them to leave (push effects) and positive factors at the destination that attract them (pull effects) shaped by the consumers' expectations and needs. In this study, the variables under consideration that push or pull people to a particular housing depending on their expectations and needs include family income, family size, education, neighbourhood satisfaction, neighbourhood safety/security and neighbourhood decline which cover demographic, socio-economic, and environmental factors.

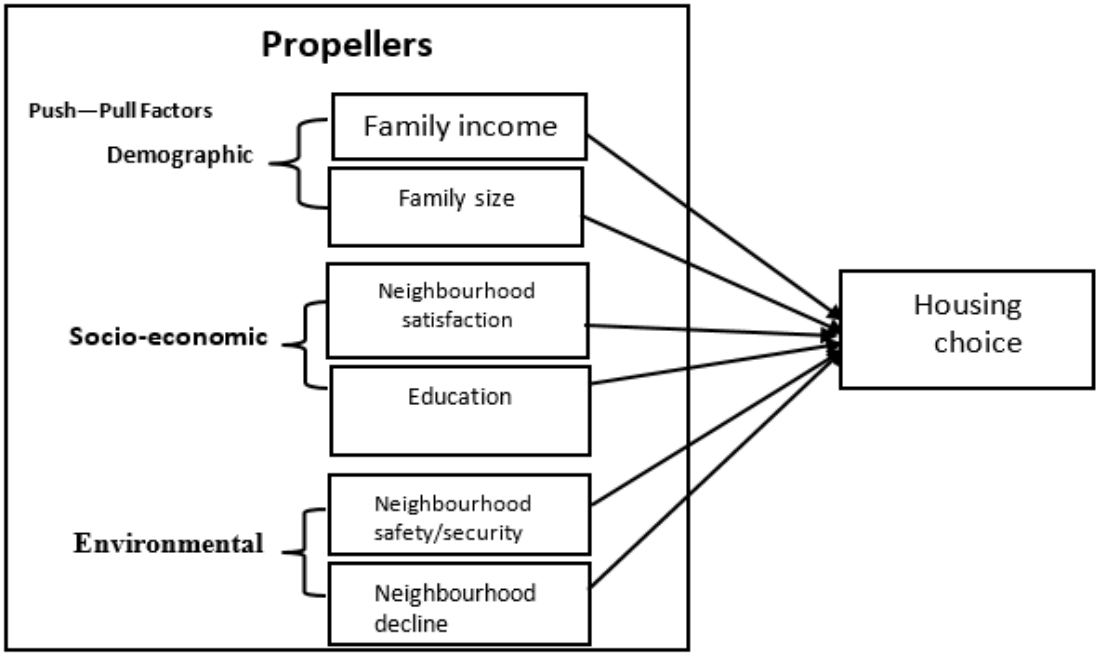

Figure 2.1: Proposed Conceptual Model of the Study

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2.2 Family Income

Family income is a measurement of the economic position of individuals who are considered to be part of one family unit. Income is broadly inclusive of wages, pension, investments, governmental assistance or benefits, rent earnings and any other sources of finances. Udensi et al. (2024) opined that affordability of houses depends solely on people's income. Corroborating this, Olatunbosun (2018) remarked that income is one of the prejudices of housing satisfaction. Study carried out in Calabar by Okon and Ikelegu (2021) revealed that income and expenditure on rented residential housing in Calabar have a significant relationship. However, household income denotes income of all individuals who are living in the same house, regardless of whether they are blood relatives, legally bound, or neither. Family income limits residential choice to a family's ability to pay for housing (Rossi, 1995). Higher-income typically indicates the ability to move to a better neighbourhood environment. Change in family income could make a family look for alternative accommodation where they can pay high rent or where they can pay less depending on the nature of the change.

2.3 Family size

When comparing countries, it can be difficult to define what a household is and who is eligible to be a member. United Nations Human Settlements Programme, UN-HABITAT (1993) defined family or household is "a small group of persons who share the same living accommodation, who pool some or all of their income and wealth, and who consume certain types of goods and services collectively; mainly housing and food." In the society, the family is one of the most important economic and social establishments and can be seen as society's means of overcoming reality. Most times, the size of the family determines the location they choose to live as well as the type of house they take up abode (Othman & Motlak, 2025). Indeed, size of a household significantly determines the choice of housing (Okon & Ikelegwu, 2021). Changes in the presence of children and/or elderly individuals in households have implications for intergenerational support, care giving patterns, and expenditure dynamics, as households with children and older adults may have different consumption patterns and demand characteristics, including housing (Hammer & Prskawetz, 2022).

2.4 Education

An individual's educational level leads the way to housing choice he or she makes (Loureiro et al., 2024). In research to find out the influence of education on housing choices in areas with basic sanitation, Loureiro et al. (2024) found that as residents' level of education increases, they were better inclined to living in a household with garbage collection coverage provided directly by a cleaning service. Theorists from a variety of disciplines have examined the definition of education. Many people concur that education is a deliberate endeavour to accomplish objectives such as imparting knowledge, skills, and character qualities (Beckett, 2011). Beyond these broad characteristics, its exact nature is the subject of much discussion. However, extensive debate surrounds its

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precise nature beyond these general features. One approach views education as a process occurring during events such as schooling, teaching, and learning (*Biesta, 2015).* Another perspective perceives education not as a process but as the mental states and dispositions of educated individuals resulting from this process (Bowen et al., 2023). Furthermore, the term may also refer to the academic field that studies the methods, processes, and social institutions involved in teaching and learning (*Biesta, 2015**).*** Having a clear understanding of the term is crucial when attempting to identify educational phenomena, measure educational success, and improve educational practices (Beckett, 2011). An increase in educational level may not immediately increase the income level, however, chances are high that it would increase soon. It is possible that they can get a good job or their children get a better education. As a result, they do not like their children to grow up in non-decent housing with poor physical qualities. This suggests that they have put a better value on their lifestyle as Coolen and Hoekstra (2001) found that value played a significant role in consumer's behaviour towards their housing preferences and choice.

2.5 Neighbourhood Satisfaction

Neighbourhood satisfaction having been studied many decades ago is presently used in many disciplines such as marketing, health, housing, and medical fields (Rashid et al., 2013). Research conducted by Rashid et al. (2013) revealed that the residents' choice of housing was significantly influenced by to their level of neighbourhood satisfaction. Ohanagorom et al (2022) submitted that there is a relationship between consumer choice and satisfaction. A neighbourhood is known to be within an area with physical boundaries where people identify their homes and where they live out and organize their private life (Bayoh et al., 2006). Neighbourhood satisfaction is the result of residents' overall assessment of their neighbourhoods. Neighbourhood satisfaction is an outcome which is of interest to planners, and policymakers. It concerns how households assess their living situations in light of both the real and expected housing conditions and if the current housing conditions satisfy their standards, the household will be extremely content with the neighbourhood (Ibem et al., 2015; Ukoh & Beamish, 1997; Ghazali et al., 2019). Their various investigations on the level of housing satisfaction in housing areas built by the private sector indicated that neighbourhood factors in terms of provision of neighbourhood facilities, safety and better environment outlook are the prevailing factors that determine housing satisfaction.

2.6 Neighbourhood Safety and Security

Security and environmental safety were found to be paramount in the choice of residential housing in Ile-Ife (Yoade, 2016). In a study, Yoade revealed that while 28% of respondents admitted that they lack adequate safety in their neighbourhood, 72% concurred that they have complete safety. In another study (Berglund et al., 2017), safety was a significant consideration of whether residents will go out or stay behind in Sweden. Security has been a subject of debate over the century. However, in the history of human existence there has been a search for the best way of ensuring the security of people,

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their properties, territories, states and institutions among others. Security just like other concepts discussed has no generally accepted definition. For Ighomereho et al. (2013), security is stability and continuity of income, being safe from crime, and freedom from psychological harm. Choice of housing is enhanced when fear, anxiety, tension, and apprehension over the loss of property, life, goals, and values are absent in the housing (Iwuoha & Lawal, 2021).

2.7 Neighbourhood Decline

Neighbourhoods can develop in different directions. A neighbourhood can be very stable over the years or even decades housing similar types of people with similar demographic and economic characteristics. Neighbourhoods can experience upgrading, indicated rising house prices, an outflow of low-income households and an inflow of more affluent households. The extensive literature on gentrification (Merle et al., 2016) documents such processes very well where neighbourhoods can also show a process of downgrading, indicated by declining house prices, an inflow of low-income households and an outflow of more affluent households. However, neighbourhood upgrading and downgrading are not mutually exclusive processes and can take different forms in different contexts. Upgrading and downgrading neighbourhoods do not necessarily have external causes. Instituted changes such as an ageing population, processes such as fertility and mortality within the neighbourhood, and changes in the employment status of the sitting population might also be causes of change. Thus, upgrading and downgrading which refers to the changing socioeconomic profile of the resident population within an area affects housing choice (Merle et al., 2016) In view of the above discussions, the following hypotheses were formulated:

H1. Family income has a significant and positive influence on residents' choice of housing.

H2. Family size has a significant and positive influence on residents' choice of housing.

H3. Neighbourhood satisfaction has a positive and significant influence on residents' choice of housing.

H4. Education has positive and significant influence on residents' choice of housing.

H5. Neighbourhood safety/security has a positive and significant influence on residents' choice of Housing.

H6. Neighbourhood decline has negative and significant influence on residents' choice of housing.

2.8 Push-Pull Theory

This theory is useful for studies in residential housing choice that focus on considering the environment and changing or adapting to the environment. The proponents of the theory (Dann, 1977; Uyal et al., 2018) attributed migration to a set of dynamic interactions consisting of push effects at the place of origin and pull effects at a destination.

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Uyal et al. (2018) described the push and pull theory as the determinants that shape the choices of tourists, as well as the underlying motivations that drive these decisions. Push migration factors refer to those elements that propel individuals away from their place of residence, whereas pull migration factors are those that entice individuals towards a specific destination. The decision to move hinges on consumers' perception of negative factors at the origin that push them to leave (push effects), and positive factors at the destination that attract them (pull effects). In this study, the variables under consideration that push or pull people to move or stay include family income, family size, education, neighbourhood satisfaction, neighbourhood safety/security and neighbourhood decline.

3. METHODOLOGY

The study adopted the survey research design. The population comprised 587,503 household heads residing in the capital cities of the five states in South-East, Nigeria. The cities are Enugu, Abakaliki, Awka, Owerri, and Umuahia. A sample size of four hundred (400) was determined using Taro Yamane formula for determining sample size for a finite population. A purposive sampling technique was used to select household heads through a multi-stage approach. Primary data were collected using a structured questionnaire designed in 5-point Likert scale format. The questionnaire items and measurement scales were adapted from previous studies in the literature which were validated by ensuring content, convergent and discriminant validity using confirmatory factor analysis. The reliability of the questionnaire was determined with Cronbach Alpha that gave reliability coefficients which ranged from 0.81 – 0.93, which were higher than 0.70 the minimum acceptable threshold. The descriptive statistics used for data analysis were frequency distribution tables, while the inferential statistics used was partial least square structural equation modelling (PLS-SEM) to test the hypotheses at 5% level of significance.

4. DATA ANALYSIS

4.1 Demographic Profile of the Respondents

Copies of the questionnaire distributed were 400 but 382 copies were correctly filled which represents 95.5% valid response rate. Out of the 382 respondents, 277(72.51%) are male while 105(27.49%) are female, 262(68.59%) are married while 120(31.41%) are unmarried. Educational qualification of the respondents shows that 102(26.70% had primary education, 115(30.11%) had secondary, 109(28.53%) had graduate degrees, 45(11.78%) had postgraduate degrees and 11(2.88%) had other forms of qualifications. The nature of job of the respondents indicates that 54(14.4%) have temporary jobs, 209(54.71%) have permanent jobs, 74(19.37%) have retirement pensions while 45(11.78%) are self-employees. Family monthly income shows that 341(89.28%) are below # 500,000.00 and 41(10.72%) have monthly income above # 500,000.00 whereas family size indicates that 134(34.08%) have family size of 1 to 4 members and 248(64.9%) have family size above 4 members, which reveals typical characteristics of developing

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countries. Type of houses indicates that 205(53.66%) live in apartments, 155(40.58%) live in detached houses while 22(5.76%) live in other various types of houses.

4.2 Assessment of Measurement Model

The study employed Smart PLS 3.0 software in the two stage Partial Least Square Structural Equation Modeling (PLS- SEM) technique (Ringle et al., 2015). The measurement model was checked for validity and reliability first, next, the hypothesised relationships in the structural model was tested. Composite Reliability (CR) and Cronbach's Alpha were used to assess the reliability of the instrument while Average Shared Variance (ASV), factor loadings, Maximum Shared Variance (MSV), and Average Variance Extracted (AVE) tests were used to test the convergent validity for this study. Factor analysis was simultaneously carried out on the 28 scale items of the latent constructs using smart PLS-SEM software 3.0. The items' loadings show their relative importance in explaining the model. The factor loadings ranged from 0.675-0.957, which are within the 0.50 acceptable limit (Hair et al., 2014). Both composite reliability and Cronbach's alpha returned values greater than 0.7, which shows that all the constructs adopted for this study have good reliability (Hair Jr.et al., 2014). Furthermore, the AVE value was greater than 0.5, indicating that the gathered data had convergent validity (Hair Jr et al., 2016). According to Ringle et al. (2015), both the ASV and MSV values should be lower than the AVE in order to be considered valid. From Table 4.43, it can be seen that all values for the ASV and MSV are below those of the AVE. Thus, the convergent validity is valid.

Table 4.43 Convergent Validity

	Factor loading	Cronbach α	CR	AVE	ASV	MSV
FAI1	0.744	0.93	0.91	0.58	0.41	0.50
FAI 2	0.768					
FAI 3	0.758					
FAS1	0.701	0.89	0.88	0.61	0.53	0.51
FAS2	0.808					
FAS3	0.803					
NES1	0.717	0.91	0.82	0.68	0.61	0.30
NES2	0.788					
NES3	0.835					
EDU1	0.817	0.92	0.91	0.58	0.41	0.50
EDU2	0.884					
EDU3	0.887					
NESS1	0.957	0.88	0.91	0.77	0.73	0.64
NESS2	0.793					
NESS3	0.643					
NED1	0.692	0.84	0.756	0.51	0.47	0.46
NED2	0.799					
NED3	0.804					
REHC1	0.675	0.81	0.76	0.51	0.50	0.43
REHC2	0.675					
REHC3	0.704					

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The researcher assessed the discriminant validity and the result were as suggested by Fornell and Larcker (1981) that the square roots of the AVEs obtained for each of the constructs should be greater than the correlation value established among other constructs for discriminant validity to be established with the data.

This is the case as documented in Table 4.44, as the first value is bigger than the rest of the values in the same column. Hence, discriminant validity is obtained for the loaded data.

Table 4.44: Discriminant validity

	FAI	FAS	NES	EDU	NESS	NED	REHC
FAI	**0.761578**						
FAS	0.745	**0.842616**					
NES	0.617	0.551	**0.877497**				
EDU	0.58	0.801	0.552	**0.714244**			
NESS	0.544	0.868	0.648	0.865	**0.714146**		
NED	0.496	0.495	0.535	0.509	0.618	**0.781028**	
REHC	0.616	0.469	0.369	0.603	0.413	0.586	**0.806246**

The goodness of fit was also tested. For this purpose, TLI, CFI, and RMSEA were used. To be considered a good fit, the standard values for TLI and CFI must be greater than 0.90, and that is the case for this study.

For RMSEA, the standard value should be lower than 0.10, and that is also the case for this study as documented in Table 4.45. Thus, based on the findings from the table, it is concluded that the model is a good fit.

Table 4.45: Goodness of Fit Model

Selected indices	Result	Acceptable level of fit
TLI	0.903	TLI > 0.90
CFI	0.901	CFI > 0.90
RMSEA	0.003	RMSEA < 0.05 good; 0.05 to 0.10 acceptable

4.3 Test of Hypotheses

The hypotheses formulated were tested with results confirmed to support the hypotheses. The structural model shown in figure 4.1 is the output of the original research model as proposed. The output of the model captures the path coefficients (β), the t-values, and the coefficients of determination (i.e., total variance explained, R^2).

Table 4.46 shows the total effect of each path as well as support for or against the various hypotheses. All hypothesised relationships (alternate) were supported at $p<0.001$ level of significance. In other words, figure 4.1 and table 4.46 document the path analysis for the latent variables. Figure 4.1 shows that all the independent variables have significant effects on the dependent variable.

The family income has significant positive effect (0.87) on housing choice, family size has significant positive effect (0.81) on housing choice, neighbourhood satisfaction has

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significant positive effect (0.82) on housing choice, education has significant positive effect (0.57) on housing choice, neighbourhood safety/security has significant positive effect (0.83) on housing choice, and neighbourhood decline has significant negative effect (-0.68) on housing choice.

Therefore, hypotheses 1–6 are supported. The predictive power of the latent constructs indicated that the strongest predictive power within the model falls on relationship between family income and housing choice (β = 0.87; t = 3.541, p<0.001) followed by the relationship between neighbourhood safety/security and housing choice (β = 0.83; t = 8.396; p<0.001), this was followed by the relationship between neighbourhood satisfaction and housing choice (β = 0.82; t = 3.199; p<0.001).

This was followed by the effect of family size on housing choice (β = 0.81; t = 8.430; p<0.001), and the relationship between neighbourhood decline and housing choice (β = -0.68; t = 6.432; p<0.001), The last was the relationship between education and residential housing choice (β= 0.57, t = 5.496; p<0,001). All the hypothesised relationships within the research model and their outcomes are shown in table 4.46.

Table 4.46 Estimated results of the structural model and hypotheses test outputs

Relationships			Beta Estimate	T-value	S.E.	P-value	*Result*
REHC	<---	FAI	.871	8.396	.041	0.000	Supported
REHC	<---	FAS	.813	3.541	.040	0.000	Supported
REHC	<---	NES	.820	3.199	.041	0.000	Supported
REHC	<---	EDU	.574	5.496	.044	0.000	Supported
REHC	<---	NESS	.834	6.432	.041	0.000	Supported
REHC	<---	NED	- .682	8.430	.040	0.000	Supported

Source: *PLS-SEM Algorithm Output, 2024.* **FAI** = Family income; **FAS** = Family size; **NES** = Neighbourhood satisfaction; **EDU** = Education; **NESS**= Neighbourhood safety /security; **NED**= Neighbourhood decline, **REHC** = Housing choice

The variance explained (R^2) in the inside circles within the model (See figure 4.1) represents the amount of variance explained, the remainder is contributed by a host of other factors not captured in the model. R – square (R^2), also called the coefficient of determination, is the overall effect size measure for the structural model as in regression.

Thus, the R^2 shown in the inside circle **REHC** = 0.749 indicates that 74.9% of the variance in the housing choice (REHC) variable is explained by family income, family size, neighbourhood satisfaction, education, neighbourhood safety/security, and neighbourhood decline.

This literally means that 74.9% of the change in residential housing choice (REHC) is as a result of family income, family size, neighbourhood satisfaction, education, neighbourhood safety/security, and neighbourhood decline.

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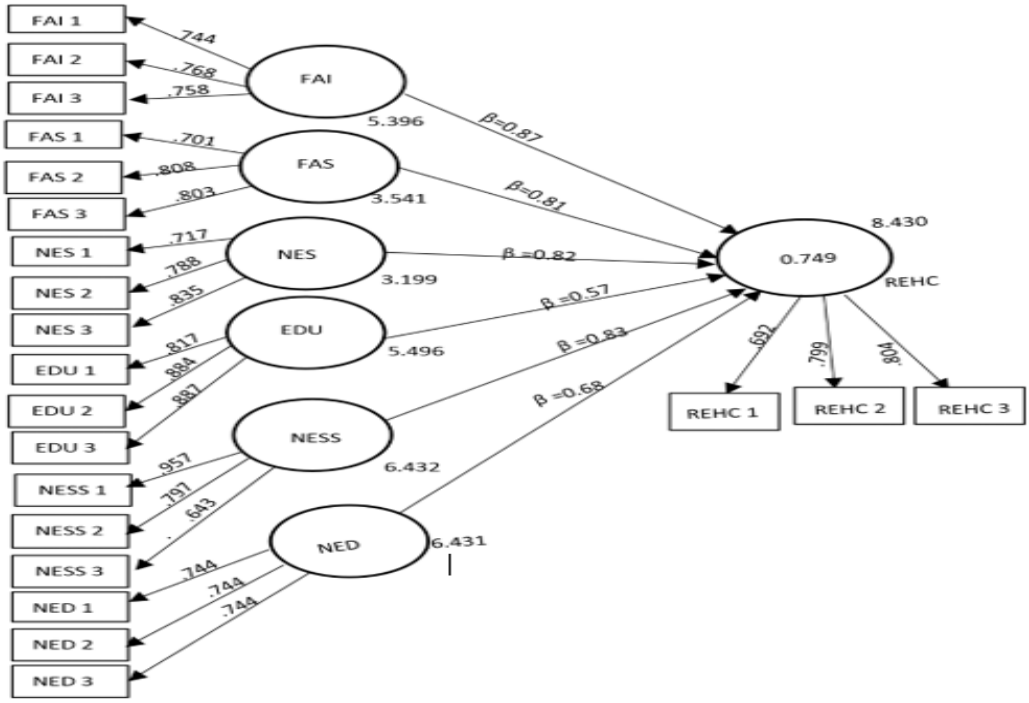

Figure 4.1: Figure 4.1: PLS-SEM output of Hypothesized relationships and the structural model

5. DISCUSSION OF FINDINGS

This study was designed to assess the effect of propellers of housing choice in Southeastern Nigeria. The findings from the data analysis supported all the stated hypotheses. The empirical findings show that family income, family size, education, neighbourhood satisfaction, and neighbourhood safety/security respectively have positive and significant influences on housing choice, while neighbourhood decline has a negative and significant influence on housing choice. These findings imply that as family income, family size, education, neighbourhood satisfaction, neighbourhood safety/security increase significantly, housing choice will improve, while significant increase in neighbourhood decline will negatively affect housing choice. The findings indicate that housing choice can be enhanced by improving these housing consumers' demographics - family income, family size, education; and housing attributes - neighbourhood satisfaction, neighbourhood safety/security and minimising neighbourhood decline. However, the findings are consistent with Toluwalase and Emueze (2021) who examined prominent determinants of housing choice of the academic staff of the tertiary institution in Nigeria and found that critical influencing factors include the security of workers' families, proximity to a place of interest, institution housing scheme (cooperative) and income level. The findings also align with Opaluwa and Aribigbola (2015) finding on the factors affecting the choice of residential units in Kogi State, Nigeria which indicated that

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household size, distance to health and medical facilities and distance to place of work affected the housing choice, and the choice of the duplex was influenced by household size, household income, distance to place of work, availability of portable water supply, and availability of toilet facilities. Our findings also corroborate Adegbile et al. (2020) who revealed that neighbourhood social environment is an important aspect of housing satisfaction. Furthermore, this is in line with Otuore et al. (2020**)** findings from a study on residents' resentment of neighborhood choice in Port Harcourt municipality where a large percentage of residents reported negative rating of neighbourhood choice indicators such as the safety of lives and property, and fire stations which affected their neighbourhood satisfaction. Olalekan and Oyeyemi (2020**)** underpins this study as their findings on the effect of neighbourhood security on housing prices in Lagos State, where fenced apartments, services of local securities and vigilantes, and the presence of gatemen had a positive influence on the price of housing in Lagos State; while high crime rates have a negative influence on housing prices. Therefore, this current study has contributed in reaffirming push-pull theory by modelling both housing consumers' demographics and housing attributes which demonstrated their interplay in determining housing choice.

6. CONCLUSION

The study concluded that family income, neighbourhood safety/security, neighbourhood satisfaction, family size, neighbourhood decline and education, in this order of relative importance, are the propellers of housing choice in Southeastern Nigeria. Effective management of these factors would enhance residents' choice of housing and improve residents' loyalty to governments' policies and increase sales and profitability of housing developers. Policymakers and housing developers should adopt this marketing approach of finding out the determinants of consumer choice while developing housing policies and programmes. This will bridge the gap between housing consumers' expectations and the housing attributes provided by housing providers which will lead to consumers' satisfaction with house purchased or rented.

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