

## Choice determinants of housing in Akure, Nigeria

Adetayo Olaniyi Adeniran<sup>1\*</sup>, Adedayo Ayomide Adeniran<sup>2</sup>, Mujidat Iyabo Adedigba<sup>3</sup>

<sup>1</sup>Department of Logistics and Transport Technology, Federal University of Technology, Akure, Nigeria; adeniranao@futa.edu.ng (A.O.A.).

<sup>2</sup>Department of Geography and Planning, University of Ibadan, Nigeria; adedayoddone@gmail.com (A.A.A.).

<sup>3</sup>Department of Estate Management, Osun State University, Nigeria; mujidat.adedigba@uniosun.edu.ng (M.I.A.).

**Abstract:** Since every person and household is different and is impacted by different elements, housing preferences and choices vary continually. To emphasize the elements in the research area, the study delved into a variety of factors that influence housing decisions in the low and medium-density areas in Akure. The study used both analytical and descriptive methods. Reliable data and information were obtained by using a case study technique with a questionnaire survey. The study area's housing choices are significantly influenced by socioeconomic characteristics and the ease of commuting inside the city. These results suggest that because of the potential long-term effects, planners, public and private stakeholders should actively recognise and address local requirements for housing. Since the majority of respondents in low-density residential neighborhoods have higher incomes than those residing in the medium-density areas, they will likely choose a respectable home with superior finishing and transport accessibility as it commensurate their source of livelihood and status. The middle-class populations are particularly concerned with transport accessibility and closeness to their places of employment to minimize additional costs associated with commuting and transactions. The study shows that the quality of the housing features and its characteristics have a major impact on their choice of housing. Based on the findings, recommendations were made.

**Keywords:** Housing, Housing choice, Household, Socio-economics.

### 1. Introduction

Housing is regarded as one of the most essential aspects of life as it offers comfort, security, safety, and dignity. It serves as a way to satisfy one's financial demands while operating from a business perspective. It is one of the key infrastructures that improve living for people (Adeniran & Oladun, 2020). As a status symbol, housing may also reveal a society's level of living (Ademiluyi, 2010; Henilane, 2016). Scholars in the public and private spheres of developed and emerging countries have focused their attention on housing as a kind of refuge (Farsi, 2010). The Abdullah, Nor, Jumadi, and Arshad (2012) found a correlation between housing and a country's macro and micro health outcomes.

Furthermore, it was revealed in the study of Adegoke (2014) that there is a minimum of 51 million housing shortage in Africa as a result of the continent's urbanization patterns. Similarly, Nigeria, the most populous nation, has an exponentially growing need for urban housing due to its 4.8 per cent urbanization rate; as a result, as of 2013, there was a shortfall of almost 17 million units. To meet the growing demand, at least 700,000 dwelling units across various market groups must be produced annually. In the meanwhile, less than 100,000 homes are produced each year. Numerous initiatives have been made to address the shortage of housing in metropolitan areas in both developed and developing nations (Ariffin, Zahari, & Nadarajah, 2017).

This has prompted initiatives from the public sector, such as social housing, and the commercial sector, such as capital investments in the development of residential buildings. Access to residential property has improved as a result of these initiatives. Private investors have many opportunities to

invest and recover their money at profit levels because the government cannot fully address the current housing gap on its own (Razak, Ibrahim, Hoo, Osman, & Alias, 2018). To maximize return on capital development while minimizing risk, private investors want to reduce the risk of the void that comes with not responding to end-users tastes and preferences.

To maximize investment returns, investors must, therefore, be aware of the investment climate by comprehending the elements driving tenant preference and choice in the market (Reid, 2013). Moreover, it is claimed that a variety of interrelated factors influence the choice of dwelling (Rehm, Chen, & Filippova, 2018). Tenant considerations are the elements that influence end users' selection of residence. According to Salleh, Zoher, Mahayuddin, and Abdul (2015) a household's decision to select a specific type of housing is closely related to its need for space quality satisfaction. Furthermore, according to Ubani, Alaci, and Udoo (2017) and Boumeester et al. (2011) each person has a different choice and decision when it comes to housing.

This is due to their belief that housing enhances their quality of life, gives them access to opportunities, and opens up the possibility of growing their businesses in the future. Therefore, to assist tenants and investors alike in making wise decisions that result in a profitable housing investment that fits their preferences in the housing market, it is necessary to comprehend the idea underlying these choices and preference criteria. Housing choice is a dynamic, not static, process as it requires stakeholders' ongoing selection of appropriate homes based on their preferences.

Finding the variables influencing housing preferences is essential because it gives policymakers a benchmark for evaluating effective housing practices both generally and specifically when it comes to choices about optimizing existing spaces and using new ones. Reliability in identifying housing preferences is a prerequisite for making wise housing selections (San, 2016). To investigate and analyze the elements leading to the generation of feasible development alternatives that would improve housing policies in Nigeria, this study aims to uncover numerous factors that motivate the choice of housing in Akure. This study is timely as the Federal Government of Nigeria is planning to build 1,000 housing units in Ondo State, as contained in *The Nations Newspaper* (2024). The Managing Director and Chief Executive of the Federal Housing Authority, Hon. Oyetunde Ojo, in Akure stated that 1,000 housing units would be built in Ondo State in line with what residents in the state could afford.

## 2. Literature Review

As the largest fixed asset owned by people and responsible for 10–20% of all economic activity in a nation, housing is crucial to its economic growth (Bajari & Kahn, 2015). A comparable notion to “housing” is “house,” which was defined by Chia, Harun, Kassim, Martin, and Kepal (2016) as a particular, generally small, physically, biologically, and socially closed location where individuals or groups of individuals can live their bio-social lives. This is accomplished by using services, taking care of household duties, and engaging in other biosocial activities.

Housing is a requirement that requires a significant financial investment; the decision to buy or rent a home will mostly depend on personal budgetary preferences. A person's ability to live in decent home is one of the most crucial components of their life. It concerns locations where a lot of people, particularly the elderly, spend a significant amount of time (Chu, Hsu, & Hsieh, 2017). Household choice of a certain residential neighborhood may be impacted by several factors, among other things. To make a wise home investment decision, it is therefore necessary for both individuals and investors in the housing market to comprehend the idea underlying these decisions and preference criteria.

Given that both choice and preference are thought to be lifelong phenomena, the housing choice and preferences factor determinant has given rise to several debates in a variety of disciplines of study (Fortin, Hill, & Huang, 2014). Hui, Wai, and Mei (2019) suggests that an approach to examining preference is to look at the decisions people make, assuming that decisions are a typical representation of an individual's preferences. An individual's preference for the option they have selected appears to increase after selecting from among equally appealing options (Ayala, 2013). This suggests that a

household's housing decision both reflects its preferences and may depend on the state of the housing market in which it is made.

When people's preferences do not align perfectly with what is offered in the market, they must learn to live with the available options, as their real decision is unlikely to perfectly represent their preferences. Residential decisions are guided by preference ratings, which frequently prevent the selection of the desired site due to personal and economic constraints (Ibem, Barden, & Alagbe, 2015). A person's preferred housing is a mix of their location (the living environment) and all of their chosen home's qualities (Hui et al., 2019). When the household is seeking a place to reside, each of these different traits is assigned a different value. For instance, a family with kids is probably going to love a single-family home with a backyard more than an individual would.

On the other hand, a household with a higher income is probably going to choose purchasing a home over one with a lower income. Housing preferences have historically concentrated on the decision between renting and buying, the prices that people are willing to pay, and the location, size, and kind of their homes. As a result, a variety of factors, some of which may be combined, are said to have an impact on housing choice. These elements are closely related to one another. Constraints such as limited housing options or restricted access to specific segments of the stock, like the social rental sector, will impact decision-making. Socioeconomic, cultural, administrative, or merely psychological elements may have a role in a household's decision to live in a certain residential neighborhood (Jamil, 2015).

Urban residential location models show how factors including family size, income, population density, rent, and transportation costs affect a household's choice of where to live (Jan, Bardhan, Sarkar, & Kumar, 2016; Jayantha & Lau, 2016). Simply defined, socioeconomic characteristics are the social and economic elements of our whole way of life and have a big impact on the housing choices and preferences that we make. These factors include but are not limited to, our income, educational attainment, marital status, official status, employment status, and length of residence in Ibadan (Akinyode, Khan, & Ahmad, 2017). Jun and Morrow-Jones (2013) contend that a family's socioeconomic position which includes their class, status, and economic standing determines their place in a community. It influences where they decide to live as well.

It may be inferred from this that individuals with extremely low wages typically do not reside in large or luxurious apartments, such as detached houses, mansions, or high-rise structures, but families with children typically choose single-family homes with more rooms. This is predicated on the ideas of distributing finite and limited resources among different initiatives linked to advancement, preservation, and conservation (Jun & Morrow-Jones, 2013). According to Akinyode et al. (2017) demographic characteristics should also be taken into account when analyzing housing choices since they have an impact on tenure choices via altering socioeconomic position. Wu (2010) believes that young people are more likely to have a preference for one type of dwelling over another.

This explains why the majority of them are going through a difficult time in their lives, where they must deal with difficult situations like losing their parents, looking for a job, getting married, and starting a family. Consequently, young people tend to choose their homes based on location and feel constrained by the housing stock, which is the available housing alternative (Khan, Azmi, Juhari, Khair, & Daud, 2017). Another important aspect that has been thought to influence housing choices is mobility, which includes the timing of events, traffic patterns, and destination preference (moving from a proposed home to a place of employment, a house of worship, a social network, or a school) (Mariadas, Abdullah, & Abdullah, 2019).

Although households with cars can choose their housing location within a wider range, more also general environmental special orientation, households without cars may choose their housing location based on the availability of public transport and infrastructure on a smaller scale (Scheiner & Kasper, 2003). The degree of organization of the surroundings, the individual's lifestyle, silence, tranquility, and security are additional sociodemographic characteristics that influence home choice. According to Scheiner and Kasper (2003) there are still big differences in lifestyles between urban and rural areas. Access to various interior amenities in the house, such as water, tiles, and general finishing, as well as

the neighborhood and housing location, create challenges due to the different everyday designs (Ibem, 2013).

Internet connectivity and delivery services are sufficient for some people, but others require nearby retail centers, sports facilities, and an entertainment area. These phenomena have lately been examined concerning housing preferences and lifestyles (Scheiner & Kasper, 2003). Housing quality is estimated by Fiadzo and Houston (2001) using measures such as the distance to the closest hospital, the distance to schools distance to higher education institutions, and the distance to the nearest market. A homeowner's preference and decision for a property can be influenced, according to Sanni and Akinyemi (2009) by the presence of physical and social elements including playgrounds, open space, parking lots, prayer and multipurpose rooms, perimeter roads, pedestrian walkways, public phone booths, and neighbouring stores. Contrarily, elements of the social environment include things like neighborhood interactions, crime, noise, and accidents.

### 3. Methods

A descriptive form of quantitative research approach was adopted in this study to evaluate the factors that influence housing choice in Akure. The study used primary and secondary data collection methods, with primary data being obtained through the administration of questionnaires to the respondents.

Secondary data sources included journals, textbooks, conference papers, academic theses, publications from various institutions and organizations, materials from the internet, and other trustworthy sources of information that offer a strategic overview of the various factors influencing housing choice and preference in the study area. Residential areas of the city of Akure were classified and divided into three distinct density zones - low, medium and high.

Akure has two local governments (Akure North and Akure South), which together make up one constituency, according to town planning officials. The local government areas were divided into low-density residential areas (with a population density of roughly 60-100 people per hectare), medium-density residential areas (with a population density of roughly 100-200 people per hectare), and high-density residential areas (with a population density of more than 200 people per hectare), according to the town planning authorities.

For this reason, multistage sampling was used in this investigation. The research region was stratified into residential densities in the first step. According to Popoola et al. (2015) there are three distinct residential densities: low, medium, and high-density zones. It also found that primary data collection is a dependable method for eliciting information from urban residential zones.

First of all, this is because residential neighborhoods in metropolitan areas are more likely to display geographical characteristics that are more permanent in terms of things like locations, kinds of houses, and constructions, among other things.

Second, the economic and cultural characteristics of the locals are essentially reflected in these permanent geographical features. Finally, there's a chance that the population will be homogeneous in terms of social and economic traits. This study concentrated on low- and medium-density residential neighborhoods based on the previously mentioned information. Ijapo Estate and the Oke-Aro residential neighborhoods are classified as low and middle, respectively, according to the author's reconnaissance study.

Two distinct neighborhoods with varying residential densities were sent a total of 80 questionnaires; 67 of these were collected, or around 84% of the respondents, as indicated in Table 1. Primary data were gathered using the questionnaire, and data analysis was done using descriptive statistics.

**Table 1.**  
Areas chosen for the study.

Residential area	Local selection	Streets	Number of houses selected
Low-density residential area	Ijapo estate	Ogbese crescent	20
		Oduduwa street	20
Medium-density residential area	Oke-Aro	Afunbiowo street	20
		Adesida street	20
Total			80

#### 4. Results

According to the study displayed in [Table 2](#), there were 43 male respondents and 24 female respondents. This found that the majority of respondents are male (64.18% versus 35.82% female). This discrepancy may be due to the capacity of men to make housing decisions in the study region relative to that of women.

Age grouping of the respondents was shown in [Table 2](#). It was revealed that about 19.4% of the respondents are between the ages of 18 and 25, 31.34% are between the ages of 26 and 35, and 26.87% are between the ages of 51 and 65. The age distribution of the research area's participants falls between the active age groups of society, according to the age analysis mentioned above.

**Table 2.**  
Socioeconomic background of respondent.

Socioeconomic background	Indices	Frequency	Per cent
Gender	Male	43	64.18
	Female	24	35.82
	Total	67	100
Age	18-25	13	19.4
	26-35	21	31.34
	36-50	6	8.96
	51-65	18	26.87
	66 and above	9	13.43
	Total	67	100
Occupation	Student	10	14.93
	Private employed	17	25.37
	Government employed	10	14.93
	Self employed	23	34.33
	Unemployed	7	10.45
	Total	67	100
Income level	₦18,000 and below	14	20.9
	₦19,000-₦50,000	23	34.33
	₦51,000-₦100,000	18	26.87
	₦100,000 and above	12	17.91
	Total	67	100
Marital status	Single	19	28.36
	Married	31	46.27
	Divorce	4	5.97
	Widower	13	19.4
	Total	67	100



Based on the research presented in [Table 2](#), it was also found that about 14.93% of the respondents are students, 25.37% of respondents work in the private sector, and approximately 14.93% work for the government parastatal. Of the respondents, 34.33% work for themselves. This demographic may be more likely to focus their home decisions on the accessibility provided by their business assistance.

According to [Table 2](#), around 20.9% of respondents' income levels are below ₦18,000, which is the nation's presumed minimum wage benchmark ([Mohit & Nazyddah, 2011](#)). Moreover, 34.33% of the respondents also reported having an income between ₦19,000 and ₦50,000, while 26.87% of the respondents reported having an income between ₦51,000 and ₦100,000. Regarding income level, the last group of respondents is made up of about 17.91% of those who earn \$100,000 or more, which is thought to be a greater percentage than the previous income levels in [Table 2](#). This indicates that the majority of responders fall into the typical income brackets. This validates the findings of [Popoola et al. \(2015\)](#) research, which showed that income is a significant socioeconomic element that influences housing choice and that this influences the kinds of housing and where they are located.

**Table 3.**  
Summary of findings on the importance of housing choice factors.

<b>Choice factors</b>		
<b>Socio-economic</b>	<b>Mean</b>	<b>Rank</b>
Security/Crime rate	3.915	1
Monthly income	3.647	2
Change in social status	3.54	3
Serenity	3.522	4
Change in marital status	3.468	5
Religion and tribal	3.2	6
Family size	3.183	7
Frequent rent review	2.825	8
Location and distance	Mean	Rank
Pollution / Neatness	3.575	1
Closeness to work	3.486	2
Worship center	3.325	3
Market & spar	3.254	4
Health facility	3.254	4
Popularity	3.2	5
Bus-stop/ Public transport	3.075	6
Traffic Situation	3.022	7
Banks and other financial institutions	3.022	7
Schools and training centres	2.95	8
Social clubs and recreation centres	2.629	9
Police station/Emergency services	2.504	10
Infrastructure and utilities	Mean	Rank
Electricity	3.325	1
Global System for Mobile Communications (GSM)	3.183	2
Good road network	3.022	3
Water supply	2.879	4
Waste collection	2.54	5
Borehole	2.45	6

The respondents' marital status is displayed in [Table 2](#) based on the aforementioned investigation. Of the respondents, 28.36% are single, 46.27% are married, and 5.97% which is quite a considerable percentage are divorced, with 19.4% being widowed. In terms of space demand, the socioeconomic features of the household have a major role in the choice of dwelling. The need for room increases with the size of the family. When the two approaches are combined, the preference for household housing in the majority of emerging economies including Nigeria is predicted.

Various factors that influence respondents' choices of housing were identified based on their rankings. The analysis is shown in [Table 3](#). When socioeconomic factors are taken into account, it was found that security and crime rates have the greatest influence on respondents' choices of housing in the study area, with monthly income ranking second in terms of preference. This means that respondents will always base their housing decisions on location, building styles and finishing are determined by their financial means, with safety being their top concern.

The respondent's choice priority list regards the frequency of rent reviews and the size of their family as less important. This implies that either estate surveyors or other real estate agents fail to conduct rent reviews when they should or that rent increases following reviews may not have as much of an impact. Under the category of distance and location factors as shown in [Table 3](#), respondents prioritized cleanliness and pollution when choosing a place to live. This suggests that respondents are concerned about their health, which may stem from their social standing or knowledge of epidemics. They also prefer housing choices that will enhance more transport accessibility, particularly in the low- and medium-density areas in Akure.

The respondents also value being close to places of worship and market, particularly in the high-density area in Akure. The respondents place less value on being close to a social club; this may be because the majority of them do not belong to any social clubs and are likely not well-versed in matters of religion and culture. It was indicated in [Table 3](#) that while choosing a place to live, it is essential to consider the infrastructure and public utilities. Among other things, respondents will choose a home's proximity to a reliable electrical supply; another crucial consideration is the presence of a mobile network, which ranks second on their list of priorities.

Since communication lowers stress, the majority of respondents will choose a location that allows them to interact with their family and work associates. When choosing a home, respondents do not value waste collection and borehole facilities as primary factors. This is because there are close substitutes to those facilities, and they can later be put in place after the houses have been occupied.

## 5. Conclusion

This study delved into a variety of factors that influence housing decisions in the low and medium-density areas in Akure, and it was able to validate certain important housing preferences that respondents had in a few selected residential neighborhoods. The study also identified barriers to home choice, particularly about income level. For example, most respondents would rather remain somewhat near to their place of employment or company. Some would rather prefer transport accessibility to easily navigate market, educational institutions, and religious worship centers. These results suggest that because of the potential long-term effects, planners, public and private stakeholders should actively recognize and address local requirements.

Since the majority of respondents in low-density residential neighborhoods have higher incomes than those residing in the medium-density areas, they will likely choose a respectable home with superior finishing and transport accessibility as it commensurate their source of livelihood and status. The middle-class populations are particularly concerned with transport accessibility and closeness to their places of employment to minimize additional costs associated with commuting and transactions. Lastly, the study shows that the quality of the housing features and its characteristics have a major impact on their choice of housing.

Policymakers and other relevant housing delivery agencies were recommended to acquaint themselves with the study's findings due to the possible implications. They would be better equipped to

recognize local needs and take proactive steps to meet them as a result. Legislators and urban planners should efficiently allocate educational properties across all of the study area's neighborhoods to suit housing preferences and choices.

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The Ethical Committee of the BUTY Global Research Network, Department of Research and Development, Nigeria has granted approval for this study on 7 February 2023 (Ref. No. BUTY/AOA/2023/001).

### **Transparency:**

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

### **Competing Interests:**

The authors declare that they have no competing interests.

### **Authors' Contributions:**

All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.

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