

How Socioeconomic Status (SES) Predicts Housing Satisfaction in Nigeria

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Abstract: *Most studies on housing satisfaction seldom oversight one aspect of socioeconomic status (SES) or the other. However, SES has been relegated and in most cases uses as a control variable and has not been properly explored. This study is aim at determining the most predicting factor of SES on total housing satisfaction in housing provided by private developers. Data for the study came from a systematic random sampling administered to 112 occupants of Prince and Princes housing estate as one of the early generation of private housing development in Abuja, Nigeria. A total of Sixty six (66) were subsequently completed and returned for analysis yielding 74% response rate. Descriptive statistics, Pearson-product moment correlations and standard multiple regressions was performed to analyzed the data. Findings indicates that length of stay (SES1) sufficiently correlate with the total housing satisfaction. However, occupation (SES3) is discovered to make statistically significant unique contribution to housing satisfaction, thus serving as the main predictor. The result implies that SES can be used as an indicator tool for housing development programme planning particularly when housing are intended to meet specific target group.*

Keywords: *Housing Satisfaction, Dwelling Unit, Length of Stay, Occupation, Income.*

1. INTRODUCTION

The decision by the federal capital territory administration (FCTA) Abuja, Nigeria to engage into a more private sector driven housing provision through mass housing programme vis-à-vis the increasing population influx into the relatively new capital city. This have resulted in the proliferation of many housing estate development to carter for different socioeconomic groups. The study of Gbadeyan (2011) revealed that private housing developers dominated by estate agents, corporate organizations and cooperatives have made a significant contribution to the entire housing sector in Nigeria. However, Nigerian housing sector like in most developing countries, is yet to meet the desired quantitative as well as qualitative housing deficit. Housing should meet occupants' yearnings and aspiration, serving as one of the assessment parameter for country's quality of life (Salleh & Badarulzaman, 2012). Recent trend on housing satisfaction assessments have gone beyond the boundaries of general assumptions which are limited to physical and structural adequacy (Jiboye, 2009). This is because housing satisfaction equally measured in terms of spatial settings, general neighbourhood environment socio-economic and cultural background as well as decency of the entire surroundings (Waziri, Yusof & Salleh 2013).

The purpose of the present research is to determine how socioeconomic status (SES) predicts housing satisfaction. Morris & Winter (1978) contend that, housing satisfaction occurs when housing situation is in agreement with cultural, family and community housing norms. Housing that is inconsistence with the occupants housing norms will trigger a form of adjustment or adaptations. However, an incongruity between the actual housing situation and housing norms results indicates housing deficits (difference between actual housing situation and exact housing

needs) which give rise to residential dissatisfaction. Once occupant's dissatisfaction with their current housing exceeds certain level, they are likely to consider some form of housing adjustment (Salleh, 2008; Hui & Yu, 2009). This is particularly true when housing is acquired with the expectations that it meets the household specific and diverse needs (Ibem & Amole, 2012). Household needs are being shaped by their socioeconomic disposition which is instrumental to their housing decision.

Earlier studies have shown that one single factor that cannot be ignored, which influences housing satisfaction is the household socioeconomic status (SES). These include; income, occupation, type of dwelling unit, length of stay and head of household education background.

Ibem & Amole (2012) investigates residential satisfaction in public core housing in Abeokuta, Ogun state, Nigeria. The findings reveals that respondents SES such as occupation, education background among others are strong predictors of housing satisfaction. Examples of similar studies are; (Lee & Park 2010), income (Galster 1987), marital status, income, education background (Jaafar et al. 2006; Salleh 2008), and length of stay in the residence as well as tenure (Ogu 2002).

The draw back in the above mentioned studies is that (SES) as a component in housing satisfaction studies have been relegated and in most cases uses as a control variable and has not been properly explored (Adler, et al., 1994). We notice the study's main concentrations in the assessment of housing satisfaction were limited to housing unit characteristics, neighbourhood facilities and environment, management and services. Housing satisfaction as a multidimensional construct should provide detailed impact of (SES) when decisions are contemplated. In an attempt to address the drawbacks, several researchers have stressed the importance of treating (SES) as a predictor variable. Ogu, (2002) argued that there is need to investigate further relevant ways of incorporating people's social, economic, cultural and technological circumstances in housing policies and regulations.

The studies Liu (1999) emphasized on the need to determine whether (SES) such as household income affect residential satisfaction. It is pertinent here to stress that in a developing country like Nigeria with multicultural orientation, determining housing satisfaction would require adequate integration of socioeconomic variables. Ukoha & Beamish (1997) maintains that, satisfaction with housing in developing countries requires understanding of the diverse attitudes of housing consumers. In spite of substantial volume of literature on occupants residential satisfaction, a lot need to be done to eliminate the inconsistencies associated with the research findings on the factors influencing housing satisfaction (Lu, 1990).

In view of the above, this study attempt to fill the observed void by establishing what aspects of SES predicts housing satisfaction in Nigeria. The (SES) factors considered in this study include dwelling unit type (SES1), length of stay in the housing unit (SES2), occupation/employment sector (SES3) and income level (SES4). These are measured on an independent-dependent relationship against overall housing satisfaction. We also determine how these variables vary and which is the most predictor of housing satisfaction.

Examining the intricate relationship of socioeconomic variables emphasize on the household and the extent of satisfaction exert on the housing environment will provide basis for a more focused housing development plan. Meaningful housing satisfaction can only be achieved through a more inclusive strategy which addresses the socioeconomic needs of the household (Jagun, et al., 1990). In addition to extending the literature on housing satisfaction, this study benefits policy makers as well as the industry generally in contributing the strengthening of professionalizing the housing development delivery approach.

2. LITERATURE REVIEW

Perception of what constitutes housing satisfaction cut across various disciplines and profession. For example, urban planners and designers have touched on the social issues and quality of life (Berkoz et al., 2009; Baker, 2002; Lu, 1999). Architects conceived housing satisfaction by defining it as the feeling of happiness when one gets what he/ she needs in a residence (Mohit et al., 2010). Environmental psychologists on the other hand emphasized on environmental quality and quality of life as well as people behaviour (Van Kamp et al., 2003) while policymakers

focused on the relationship between the extents of fulfillment of individuals' housing desires and needs without touching on the details of residential satisfaction (Salleh, 2008). There seems to be different interpretations and definitions of housing satisfaction driven from opinion of diverse profession which makes it difficult to be addressed properly and logically. Nevertheless, most of these definitions cover aspects of physical, environmental and sociological well being of the inhabitants.

Similarly, the concept of housing satisfaction relates to how a user of housing product reacts to the overall components of housing as predicated by their taste as a ratio to their expectations. The degree to which (the inhabitants) feel (that their housing) is helping them to achieve their goals (Jiboye, 2012). It also refer to individual's evaluation of their housing environment, subjects to their needs, expectations and achievements (Hui & Yu, 2009). The concept of housing satisfaction was developed as a means to measure housing facilities based on the premise that the gap in between the desired housing and the exact neighbourhoods conditions is determined (Galster & Hesser, 1981; Mohit et al. 2010). Housing decisions is an outcome desired and acquired. Once a balance is reached at equilibrium point between housing situation and housing aspired, household becomes satisfied (Salleh, 2008).

However, housing satisfaction is influenced by both objective and subjective measures of housing attributes which includes physical, social/psychological and management attributes and the demographic characteristics of the residents (Amole, 2009). This study focus on the influnec of socioeconomic aspect of housing satisfaction; a social boundary of a particular person (s) in the society at point in time (APA, 2008).

SES varies from one household to the other which provides social picture at a glance such as occupation, income and education (Malcionis, 2012; Sule, 2003). Low income level can be a barrier for household from selecting a dwelling and place to live (Amerigo & Aragonés, 1997; Clark & Dieleman, 1996). On the other hand Lower-income groups also tend to have more friends, acquaintances and relatives in the housing estate than higher-income groups (Dekker & Bolt, 2005; Lee & Campbell, 1999), which might result in greater satisfaction or dissatisfaction (Dekker, et al., 2011). Income is closely associated with individual level of education with a large network of engagements (Fischer, 1982) as such makes little use of housing facilities. Household such as the unemployed, those with disability are more restricted in their activity patterns and are therefore more limited to their area (Fischer, 1982; Guest & Wierzbicki, 1999). Urban development planning (housing inclusive) have to take cognizance of socioeconomic and other related characteristic of the targeted populations (Ogu, 2002).

Furthermore, there are at least four SES variables which always got attention from the researchers. Firstly, Length of stay; the period of residency over time within a given dwelling unit or housing environment. Several studies have highlighted the influence of length of stay on housing satisfaction such as (Spheare, 1974; Michealson, 1977; Stapleton, 1980; Galster & Hesser, 1981; Vrbka & Combs 1993). Secondly the type of housing has been found to have significant influence on housing satisfaction (Ja'afar et al., undated). Onibokun (1974) maintains that, social, cultural and behavioral elements within the entire societal environment influenced the habitability of a house. And this will affect perception towards housing and neighborhood settings. Previous housing experience as well as residential mobility and future intention to move (Jiboye, 2012; Morshid et al., 1999; Yeh, 1972).

The studies of Adriaanes (2007), Lu (1999) found that higher income households are generally satisfied with their housing. This is because higher income earners could improve the housing situation by way of alterations, renovations to suit their housing norms. Frank & Enkwa (2009) argue that higher income enables one to move to a better location or neighbourhood of their choice which could give greater level of satisfaction. Bruin & Cook (1997) explored measures of psycho-social characteristics of residents and compared the contributions of the measures to predict housing and neighbourhood satisfaction. The research is to better understand the factors that contribute to housing and neighbourhood satisfaction among low-come single-parent women. The results suggested that personality characteristics are powerful predictors of housing satisfaction.

Rioux & Werner (2011) observes that previous studies have establish some relationship between perceived satisfaction and individual, physical and social characteristics. Socioeconomic backgrounds have different level of aspiration, tolerance and psychology on satisfaction towards housing (Galster, 1987). Personality traits are good precursors to housing satisfaction (Bruin & Cook, 1997; Salleh et al., 2011). In their studies on public housing satisfaction in Abuja, Nigeria, Ukoha & Beamish (1997) have equally observed contribution of socioeconomic profile of the housing occupants but does not provide how aspects of SES influences housing satisfaction. The model developed by Grzeskowiak et al., (2003) linked satisfaction with other life domains such as social life, family life, work life, and financial life to satisfaction with community services and the findings suggests social life as the most proximate antecedent to community satisfaction. Educational status is observed to consistently play a prominent role in shaping individual satisfaction with their housing as those with higher literacy express low level of satisfaction in comparison to less educated in private settings (Waziri et al., 2013). The studies of Ibem & Amole (2012) in public core housing of Abeokuta, Nigeria, found that educational background, employment sector, age and sex have contributed significantly towards housing satisfaction.

In Nigeria the housing types and facilities are discovered to have direct relationship with the occupants' socioeconomic status (Onokerhoraya, 1977). This may be as a result of the antecedent with colonialization which characterizes the system and style of public housing based on socioeconomic status. The inherited differences in spatial planning of housing segregation into low-medium-high income neighbourhoods is associated with differences in facilities, hence affect the satisfaction level (Waziri et al., 2013). More so, Awotona (1990) found those living in single family housing residents in Nigeria to be more satisfied than those in apartment's buildings. Residents of public housing in Maiduguri, Nigeria are found to be generally dissatisfied with their housing based on the dwelling type provided which is characterized with too few bed rooms (Ozo, 1990).

The findings of these studies are still vague and generic. This is because aspects of SES such as length of stay in the housing environment, dwelling units type, occupation as well as income level constitutes variables that require to be examine to ascertain how they influence housing satisfaction particularly in private housing. This will compliments the existing literature and offer a more precise understanding of the relationship between SES variables and housing satisfaction in Nigeria and indeed other developing countries with similar trend.

3. METHODOLOGY

Data for this study was obtained through a survey. Questionnaires were designed and systematically administered to the occupants of Prince and Princes housing estate, Abuja-Nigeria. A 5point likert scale ranging from very dissatisfied, dissatisfied, moderately satisfied, satisfied and very satisfied was adopted to serve as measuring instrument for housing satisfaction level of the various components of residential satisfaction. The questionnaire is made up of 3 parts comprising of household demography, socioeconomic status of the respondents residents and the housing satisfaction scale A, B and C respectively for the physical components. Samples of 112 questionnaires were distributed which is based on the sampling frame of 1,120 housing units representing 10% of the household resident in Prince and Princes Housing Estate, Abuja, Nigeria. Sixty six (66) of the questionnaires were completed and returned for analysis yielding 74% response rate. Descriptive statistics, Pearson product-moment correlations and standard multiple regression were performed using statistical package for social sciences (SPSS) version to address this research question.

4. FINDINGS AND DISCUSSION

4.1 Respondent's Profile

Analysis of the respondents profile 40.9% are between the ages of 31-40 while those above 61years constitute about 6.1% in the housing estate. Male household have the highest number from among the respondents with 83.3% as against their female counter part in the range of 16.7%. About 39% of the respondents are public servant, 28.8% staff of various organize private sectors, 27% are in the informal sector while 4.5% are retired civil servants. The housing estate is made up of between 2bed rooms semi-detached bungalow to 5 bedrooms duplex. 2bedrooms has the highest occupants based on the response rate with a record of 36.4% occupation and 12% for

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the 5bed rooms' house. Housing tenure comprises of owner occupiers and renters with a response level of 39% and 60.6% respectively. About 18% of the respondents have lived in the estate for about 3years while 6.1% of the respondents have been in the estate for over 6years. Hausa's and Igbo's have the highest number of population based on the response rate of 31.8% each, Yoruba's 24% and 3% of the respondents are expatriates. 37% have monthly income of between N101, 000-N200, 000 (USD 631-1250). About 47% of the respondents are literates at graduate level.

4.2 Socioeconomic Status

A descriptive statistics for socioeconomic status items was performed as shown in Table 1.00 below indicating the mean scores as well as the standard deviation. Result from descriptive statistics suggests variation in housing satisfaction level based on household socioeconomic status. The socioeconomic status (SES) included are; SES 1: Type of residence with a mean score of 2.1515, length of stay in the housing unit (SES2) have a mean housing satisfaction score of 3.2424, others are employment/occupation (SES3) and income level (SES4) with a mean satisfaction score of 1.9697 and 2.6212 respectively. This indicates that those occupants who had stayed longer are more satisfied than relatively newer household within the housing estate. It is believed here that sense of attachment over time as well as the ability to adjust to the existing housing condition might inform the situation.

Table 1.00. SES mean scores

Variables	Mean	Std. Deviation	
SES1 (type of residence)	2.1515	1.05601	
SES2 (length of stay)	3.2424	1.34805	
SES3 (occupation)	1.9697	.92769	
SES4 (income)	2.6212	1.03426	

4.3 Correlation between Socioeconomic Status and Total Housing Satisfaction

A Pearson correlation was conducted to determine the relationship between (SES1-4) and the total housing satisfaction. Table 2.00 provides the result of the correlation test. The pearson product moment correlation value (r) as a measure of the strength of the relationship between each of the independent variable. Total housing satisfaction reveals as follows; SES1=0.426, SES2=0.161, SES3=0.009 and SES4=0.049. This relationship is significant at $p < 0.01$. The result signifies that socioeconomic status (SES1) length of stay in the housing is strongly correlated with the total housing satisfaction (0.426) as contend by Pallant (2011). This has availed us with further statistical evidence that the longer the household resides in particular housing environment the more likely to express higher satisfaction. This is because length of stay leads to acquaintance with the housing and neighbourhood settings through adaptation and adjustment especially when alternatives are not available. This study is in contrast with the research of Ibem & Amole (2012) where their findings reveals that, length of stay in the residence is not a predictor of housing satisfaction. The studies is however, in agreement with the earlier view of Garling & Friman (2002) where they observed that, emotional attachment to a place or life style could be a source of housing satisfaction.

Table 2. Correlation between Total Housing Satisfaction and Socioeconomic status

		Total Housing Satisfaction Scale	SES1	SES2	SES3	SES4
Pearson Correlation						
Sig. (1-tailed)	(SES1)	.426	.	.000	.019	.028
	(SES2)	.161	.000	.	.109	.212
	(SES3)	.009	.019	.109	.	.118
	(SES4)	.049	.028	.212	.118	.
N	Total Housing Satisfaction Scale	66	66	66	66	66

4.4 Socioeconomic Status which Predicts Total Housing Satisfaction

Household socioeconomic status were measured through the standard multiple regression to determine which SES variable predict a significant unique contribution on the occupants overall housing satisfaction. Prior to this, basic assumption for multicollinearity was established to ensure compliance. The results suggest a conformity as opined by Pallant (2011) with all the independent variables maintaining a tolerance value of not less than 0.10 (SES1=.439, SES2=.476, SES3=.925, SES4=.926) and variance inflation factor (VIF) values of less than 10 (SES1=2.272, SES2=2.099, SES3=1.081 and SES4=1.079). From the coefficients Table 3.00 below, beta values for each of the socioeconomic status are: - Type of Residence (SES1) =-.23; Length of Stay (SES2) = .31; Occupation/employment (SES3) = -.32; and Income (SES4) = .27. These suggest the contribution of each of the independent variable to the total housing satisfaction in our model. The result indicates that, occupation maintains the highest beta value, thus making the strongest unique contribution in the determination of total housing satisfaction (without regard to negative sign) as advanced by Pallant (2011). This is preceded by the length of stay, income and type of residence in that order. However, the model further maintains that, those variables making a unique and statistically significant contributions to the total housing satisfaction are; employment (SES3) significant at 0.009 and income 0.024. On the other hand socioeconomic variable of type of residence (SES1) and length of stay (SES2) have not made a statistically significant contribution to the total housing satisfaction.

Table 3. Coefficients

Model				Sig.
			Beta	
	Type of Residence (Socio-economic Status 1)		-.231	.188
	Length of Stay (Socio-economic Status 2)		.312	.066
	Occupation/employment (Socio-economic Status 3)		-.322	.009
	Income (Socio-economic Status 4)		.277	.024

5. CONCLUSION

It is pertinent to state here that housing satisfaction studies provide basis to ascertain the performance of housing development programme/project while taking into consideration peculiar characteristics of the housing occupants. This should however, be seen as a continues process to integrate some of the changing situations associated with human and physical development unveiling more intricate parameters of residential satisfaction. The present study finds that household socioeconomic characteristic is a predictor of housing satisfaction. Socioeconomic characteristics as type of dwelling unit, length of stay; employment and income have shown positive effect on the overall housing satisfaction. Among these factors occupation/employment have shown greater effect on housing satisfaction, making statistically unique significant contribution. The finding is in alliance with Varady et. al. (2001) in which occupation was discover to predict housing satisfaction.

More so, the study implies that occupation level of the intended end users of any housing programme should equally be taken into consideration. Housing programme are design to integrate diversity especially in terms of social and economic class composition as seen in the ongoing mass housing programme in Abuja where different dwellings and designs types are provided to satisfy this diversity. Employment, income, length of stay and dwellings types should be strategically planned for in order to provide the best fit for the target groups. Housing satisfaction has proven to be an indicator of quality of life, hence SES aspects identified to assert influence on housing satisfaction could be thoroughly examine. Considering SES in housing promote sustainable planning and better environmental performance.

However, it must be noted that this study was carried out in one of the private developed housing estate under the mass housing programme. Considering the volume of housing estate development in the capital city of Nigeria, more samples might be required with emphasis on other parameters of socioeconomic status such as demographic setting to establish in a more wider scope the relationship as well as the predicting strength of each of these variables. This will go a long way

in providing more generalize findings applicable not only in the Nigerian context but in other developing countries with similar orientation.

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Dr. Norazmawati Md Sani @ Abd. Rahim is a senior lecturer at the School of Housing, Building and Planning, USM. She graduated with 1st Class Honours in Land Administration and Development from Universiti Teknologi Malaysia, Skudai, Johor before pursuing her Ph.D. at Universiti Sains Malaysia. She is an associate member of the Malaysian Institute of Planners at the national level since 2011. Her research interest includes Housing issues, Planning and Property valuation.



Dr. Ruhizal Roosli is a senior lecturer at the School of Housing, Building and Planning, Universiti Sains Malaysia (USM). He is a Chartered Member of Chartered Institute of Housing (CIHCM); Chartered Institute of Architectural Technologists (MCIAT) and also a Corporate Member of Chartered Association of Building Engineer, United Kingdom. He is a member of Disaster and Development Centre, University of Northumbria, Newcastle-upon-Tyne, United Kingdom and Disaster Research Nexus, USM. He has worked in the private sector as well as non-profit charity organisations, completing numerous successful projects. He spoke at the Asia Pacific Housing & Exhibition Forum in Bangkok, joined the panel of National Roundtable: Providing Public and Affordable Housing for Malaysia organized by the Institute of Strategic and International Studies (ISIS), and joined the panel of Initiative towards Lower Home Prices Workshop organized by the Malaysia Ministry of Housing and Local Government. He also contributed a chapter in the main reference book for current housing scenario in Malaysia (Housing the Nation: Policies, Issues and Prospects) published by Cagamas Holdings. He has consulted on a number of state programmes including Kedah State Housing Policy, Bumiputera Strategic Plan in Penang (Implementation and Coordination Unit, Prime Minister Department) as well as social impact analyses in Penang (Town and Country Planning Department of Peninsular Malaysia).



Abdulraheem A. Yakub born on the 23rd Sept 1975, attended Kaduna Polytechnic where he was trained as an Estate Surveyor, thus attained a HND in Estate Management in 1998 and an M.Sc in Land Administration from Bayero University Kano in 2008. He is a registered member of the Estate Surveyors and Valuers Registration Board of Nigeria and also a member of Nigerian Institution of Estate Surveyors and Valuers (NIESV). A seasoned lecturer who served Nuhu Bamalli Polytechnic, Zaria(2002-2010); the Faculty Exams Officer (2005-2010) and won a Staff Merit Award in 2007. He left for Hussaini Adamu Federal Polytechnic Kazaure in 2011 and is presently the Head of Department of Estate Management. He is a facilitator at the Nations Estate Surveyors Professional Exams Centre in Kaduna since 2009 and is presently an Examiner with the NIESV Board of Examiners. He has both national and international publications to his credit to include papers presented in WABER conferences (2012 and 2013); ICIDA (2013); NIESV Journal (2013) to mention but a few. He is married with 4 children.