

Housing Preference and Choice of Nigerians: Evidence from the Organised Private Sector Housing

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ABSTRACT

The decline of housing as a political priority despite growing demand has made housing choice decision more difficult. This study is an examination of the revealed preference of beneficiaries of organized private sector housing delivery in Nigeria. The study relied on data collected from sampled estates from two (2) states in each of the six geo – political zones of Nigeria. These are flats, bungalows, semi – detached and detached houses. In all, about 58% of all beneficiaries choose flats about 31% choose bungalows 7% choose semi – detached houses and only about 4% of all the beneficiaries choose detached houses. The findings from this study showed that about 89% of all beneficiaries choose flats and bungalows. The policy implication of the preponderance of flat and bungalow in the housing choice of beneficiaries is that they are the popular, acceptable and affordable typologies of Nigerians. Therefore, these types of houses should be given priority in funding by National Housing Trust Fund (NHTF).

Keywords: Housing preference and choice; Revealed Preference; Stated Preference; Housing Status; Dwelling Quality

INTRODUCTION

Housing remains a fundamental need, providing the platform for citizens' interaction with the rest of the society. Housing determines the mutual relationship between every single human being and the surrounding physical and social space. Thus, housing status – its location and neighborhood, and the dwelling quality – number of rooms, bathrooms, kitchen, size of living room, quality of finishing and available services, have become critical indices for assessment of the degrees of exclusion and inclusion. Yet, in the course of a lifetime, individuals exercise housing choice decisions on a number of occasions, commencing with the decision to leave parental home.

The specific pathways that are taken to meet housing need will reflect individual circumstances. (DTZ New Zealand, 2004). This is because the process of choosing can encompass the interlinked influences of preference, market conditions, availability, government regulations as well as both internal and external personal factors such as lifestyle, and social – economic status (Coolen, Jansen and Geotgetluk, 2011). The decline of housing as a political priority despite growing demand has made housing choice decision more difficult. The adoption of pro – market housing reform in Nigeria, that is private sector driven, has further constrained preferences and choices as affordability becomes a critical limiting factor.

The growing market dominance in housing supply make preference and choice studies critical to housing supply in Nigeria. This is economically expedient because housing expenditure is expensive, and represents a significant proportion of household income. Therefore, the private sector developers must have their housing varieties to appeal to different consumers' taste and preferences. Thus, there is the need to determine whether there is a correspondence between the types of housing being supplied to the market and the types that people want.

Beyond the developers, housing preference and choice study will help to discover residents' taste, preferences and choice which will provide a reliable guide to estate agents, policy makers and other people related to housing to make better housing decisions. This is particularly important to real estate developers to eliminate the current paradox of homelessness and vacancies in many of their estates. It is the aim of this study to expose the housing preference and choice of beneficiaries of organized private sector housing in Nigeria. Therefore, this study focused on the revealed preference of beneficiaries as expressed in their actual choices in different estates developed by the organized private sector housing developers in Nigeria. The finding will help the developers to supply housing typology in the right mix in tandem with peoples' preference and choice. This paper is in six parts, with this introduction as the first, while conceptual issues and literature review are parts two and three respectively. Part four is the research setting and methodology; while the focus of part five is data analysis and results. Part six is the synthesis and policy implications of findings.

CONCEPTUAL FRAMEWORKS

Housing preference and choice has been focused by researchers in various academic disciplines (Kemeny: 1981, 1995; Forrest et al. 1990; & Andreja Cirman, 2006). Conceptualization of families as social networks could be best explained by the proper understanding housing preference (Lia Karsten, 2007). Housing preferences are an important element of housing tenure choice which is a very complex decision. This is in tandem with the model of Henderson & Ioannides (1983) showing the consumption and investment dimensions of housing demand. The academic attention by researchers in housing preference and choice is still growing. The attention generated by this topic has led to studies in different theoretical perspectives (Mulder, 1996). More interestingly, when researchers focused on housing preference and choice from the same perspectives, their attention and emphasis are usually on different aspect. Unfortunately, the understanding of the concept of 'choice' throughout the literature has been inconsistent. Thus most often, the terms housing 'choice' and "preference" are used interchangeably (Auckland Council, 2015).

'Housing tenure' is used in much housing research to classify households' housing circumstances (Kath Hulse & Ailsa Mcpherson, 2004). It delineates whether households own or rent the dwelling they currently live in and the terms and conditions of occupancy of that property. It is widely used to analyse changes in housing circumstances over time both at the macro level, such as an increase or decrease in the percentage of owner occupiers at a national level, and at a micro level, such as identification of housing careers (Clark & Dieleman, 1996; Kendig, 1984)

In reality, the concepts are interrelated, as preference informed choice. That notwithstanding, there are important differences between housing 'choices' and housing 'preferences' which affect the theoretical applications of the research. Thus, while housing 'choice' related to what

people do in the housing environment they find themselves in and is attentive to the real decisions and trade-offs that people make, housing 'preference' has a more aspirational and long term oriented (Auckland Council, 2015).

According to Coolen, et al (2011), preference refers to the relative attractiveness of an object, while choice refers to actual behaviour. Preference, as an expression of attractiveness, may guide choice to be made. Furthermore the most important difference between housing preference and housing choice is that preference is a relatively unconstrained evaluation of attractiveness, while in the case of a house, choice will always reflect the joint influences of preference, market conditions, regulations, availability, and internal and external personal factors such as lifestyle and social class (Coolen et al, 2011).

According to Molin et al (1996), choices are assumed to reflect preferences. Invariably, housing choice implicitly assumed the availability of options within which preferences can be expressed and choice exercised. Furthermore, since housing expenditure decisions are been made in a context of increased competition from other demand on disposable income, (including the availability of a much broader range of consumer items), in most cases final housing choice, may reflect more of affordability than preference. This is why the view of Brown and King (2005) is apt when they discuss choice as a concept in the housing context, drawing on Elster's (1986).

"Theorizing of Rationality" and concluded that choice is subject to numerous constraints. Hence, International Encyclopedia of Housing and Homes' distinction between "real housing choice" and "housing choice"; as ability to "choose a preferred option from a set of distinctives" (Brown and King 2005; van Ham, 2012). This view thus acknowledges that distinctive alternatives are not accessible to everyone who actively searches the housing market, and that for many, their choice set is limited. Choice set is in this case "the total set of realistic options available to households given their needs, preferences, resources and restrictions within the opportunities and constraints offered by the housing market" (van Ham, 2012).

Therefore, an important distinction must be made between "stated" and 'revealed' preferences. Thus why 'stated preferences are based on' intended choices or hypothetical choices, 'revealed preferences' are based on 'actual housing choices'. Stated housing preferences have been studies extensively and the literature on this subject is vast (Mulder, 1996). In explaining this type of housing preferences, researchers have shown the influence of macro-level factors, such as - housing market, housing system and economic situation; compared to micro-level factors such as household size, composition, age, income and current housing situation (Trembley and Dillman, 1983).

According to van Ham (2012), investigating stated preferences fundamentally entails questioning people about how and where they would prefer to live, and can include the measurement of people's reactions to hypothetical house typologies. This approach can be regarded as problematic as people tend to alter their preferences to fit within the possibilities of their choice set. On the whole, stated preference and choice model is grounded on the principles that observed choices reflect the combined influences of market conditions, preferences and availability (Timmermans et al, 1994).

The revealed preference on the other hand analyzed 'actual choices' made by individuals. It is mostly used for comparing the influence of different policies and practices on consumer behavior. The revealed preference theory which was pioneered by American economist Paul Samuelson (Samuelson, 1938) assumes that the preferences of consumers can be 'revealed' by their purchasing habits. Essentially, revealed preferences focused on the outcomes of the choice process; as against stated preferences that are attentive to housing preference, desires and aspirations (Mulder, 1996; Timmermans, Molin, and van Hoortwyk, 1994).

Therefore, according to Auckland Council (2015), studies of revealed preference principally involve examining how particular household types are distributed across different dwelling typologies, locations and tenure. This study relied on the concept of 'revealed preference' to study the 'actual choices' made by the beneficiaries of organized private sector housing in Nigeria. The conceptual framework adopted for this research is based on Shi (2000) as presented in Figure1.

HOUSING PREFERENCES AND CHOICES

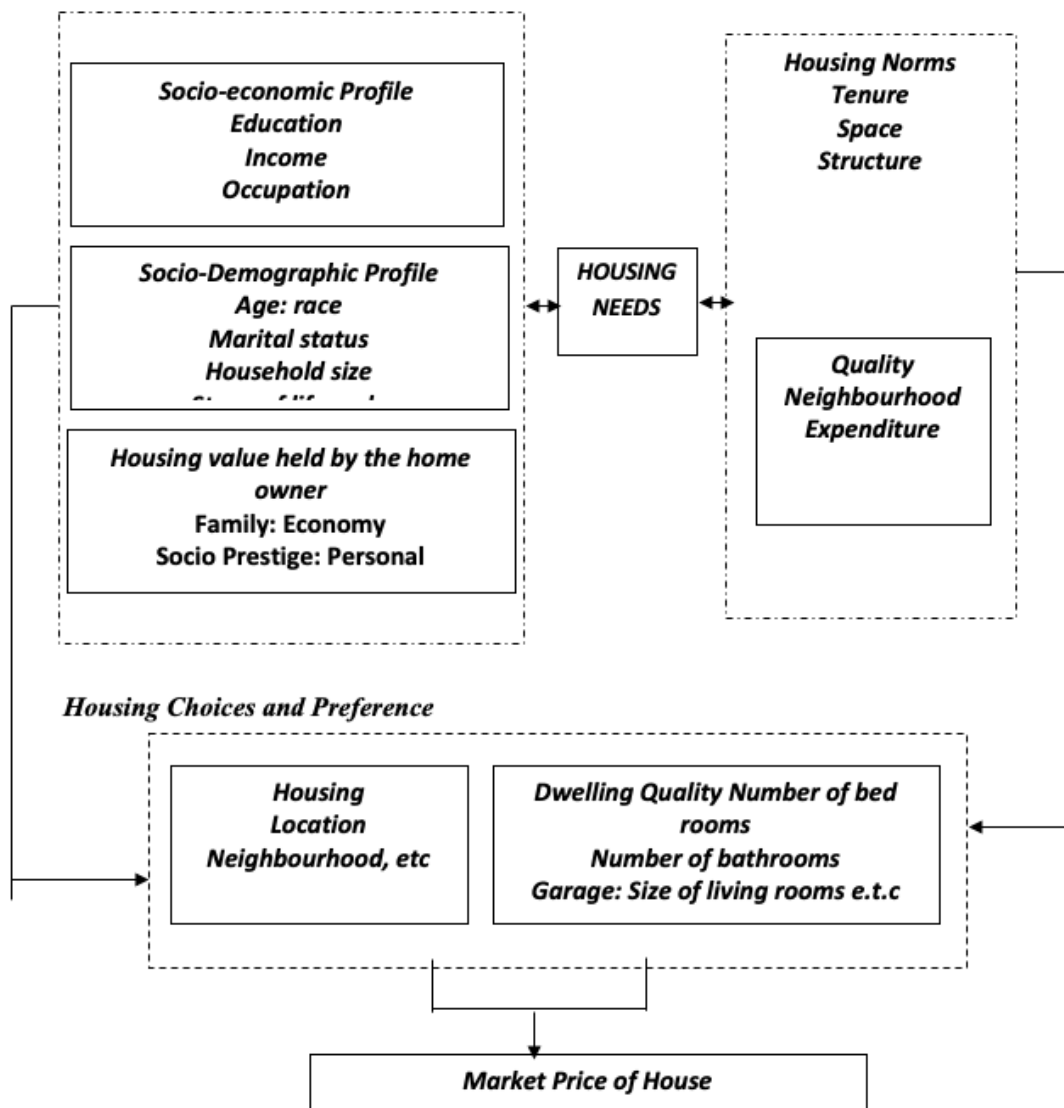


Figure 1. Conceptual Framework
Source: shi (2000: pp 9)

In Figure 1 the conceptual framework adopted for this study summarizes the variety of influences that decision – makers are subjected to and the various trade – offs that they must make in the process of choosing can encompass the interlinked and often conflicting influences of the socio – economic profile, demographic profile, housing norms and values of the households as well as the available dwelling types and their market prices.

LITERATURE REVIEW

Housing choice and preference studies are becoming increasingly popular, both as a means of projecting future trends in choice and preference as well as evaluating historical choices and preferences. According to Timmermans et al, (1994) and Coolen and Hoekstra (2001), housing choice and preference continue to be heavily researched as an area of interest to scholars in various and numerous disciplines.

The importance of housing its heterogeneous nature and the domination of its production by the private sector all make the study of housing preference and choice more imperative. Furthermore, housing as a commodity is largely produced to appeal to different consumers' tastes and preference. For this reason and the growing dominance of market in housing supply, make preference and choice studies critical to housing supply in Nigeria and globally. The attention generated by this topic has led to studies in different theoretical perspectives. (Mulder, 1996). Interestingly, across the literature, researchers focused on housing preference and choice from different perspectives.

In the growing literature on this topic, two issues become critical for our research, the understanding and value of the findings. These are the need for clarity and consensus on the concept of housing preference and choice, as well as their relationship. The second is the issue of measurement of housing preference and choice, particularly as they affect the data set for and the use of the research outcome.

The Concept of Preference and Choice; and their Relationship

Generally, in the literature, the understanding of the concept of choice has been inconsistent. Thus, in most cases, the terms housing 'choice' and 'preference' are used interchangeably (Auckland, Council, 2015) as if they are the same. As purely an economic term 'preference' is what the consumer want; while the ultimate consumer 'choice' is determined by combining the indifference curve and the budget constraints (Mankiw, 2015). Thus, because budget constraint depicts the limit on the consumption tend "bundles" that a consumer can afford, people tend to consume less than they desire (want) because their spending is constrained or limited by their income. According to Kim (2020), preference and choice have been mostly used as if they are identical, yet they are not although they are "somewhat" related. Therefore, while preference refers to comparative attractiveness of an object to an individual or group of individuals (potential consumer(s); choice refers to an actual action made in the market (Jansen, et al, 2011). So, when ultimately consumers make purchasing decisions, their preferences influence choices; and through their choices, their preferences are thus revealed.

Thus according to Molin et al (1996), "choices are assumed to reflect preferences. The Molin et al (1996) position was fundamentally informed by Rational Choice Theory, which assumes a rationality in individual's decision-making. As a consequence of confusion in the use of preference and choice, a distinction was made by scholars between revealed and stated

preference. They claimed that consumer's selection in the actual housing market is precise proxy of the consumers' real preference, taking account of practical realities such as disposable income of the household, government regulations and insufficiency in housing stocks (Priemus, 1984 and Jansen et al, 2011). This is what informed their position when they argued that genuine consumer' preferences can only be measured by analyzing historical data of consumers' choices in the actual market. This type of preference is often referred to as "revealed preference" (Timmermans et al, 1994).

Another group of scholars argued that revealed preference is not an appropriate way to measure preference; particularly on the attributes which does not exist in the historical market. They therefore argued that a particular type of housing with little quality produced as against others that are more, may limit choice, which may appear as if the other with more quantity is more preferred.

However, this argument may be invalidated and used to support argument for revealed preference, which may have informed the proportion of production of house types in the first instance. This argument notwithstanding, the proponent further argued that consumers' reactions towards hypothetical housing profiles or housing attributes can better reflect the genuine preference. This line of thought gave birth to what is more popularly known in the literature as "stated preference". Stated housing preference has been studied extensively and literature on this subject is vast (Mulder, 1996). While both "revealed" and "stated" preferences have their values for research and policy, the purpose of a research will dictate the most appropriate to employ. Thus while stated preference will be valuable and appropriate for pre-housing development study, revealed preference will be more appropriate for post-housing development studies to inform decision on new housing project. It is however imperative to state at this point, that it is these two divides that laid the foundation of problems of appropriate method of measurement of preference. Therefore, as scholars are divided over the concept of preference and choice, so they are divided over which type of preference to use in order to measure housing preference correctly.

Methods of Measurement of Housing Preference and Choice

The recognition of the two variants of housing preferences led to two broad modelling approaches to measure housing preferences and choice. These are: Stated Housing Preference and Choice Models and the Revealed Housing Choice Model. The basic difference between the two approaches is that while 'stated' utilizes future data, the 'Revealed' utilizes historical data. The data set employed eventually formed the basis for their criticism. The revealed preference approach which was pioneered by American economist Paul Samuelson (Samuelson, 1938) is a method of analyzing choices made by individuals. It is mostly used for comparing the influence of different policies and practices on consumer behaviour. This method assumes that the preferences of consumers can be 'revealed' by their purchasing habit. This revealed preference method focused on the outcomes of the choice process.

On the other hand, 'stated' preferences measures are attentive to housing preferences, desires and aspirations (Mulder, 1996, Timmermans, Molin, and van Northwick, 1994). According to Auckland council (2015), studies of revealed preference principality involves examining how particular households types are distributed across different dwelling typologies. Storper and

Manville (2006), argued that as they are built over an extensive period of time, urban spatial structures can be conceived as an accumulation of past preferences.

There have been criticisms of revealed preference approach to measuring housing preference and choice. One of the greatest criticizing is that it lacks statistical validity and false assumptions in the process of analyzing historical data. The opposing scholars further argued that revealed preference represents historical preference which does not reflect recent changes in the market. They therefore claimed that it does not provide an insight for implementation of new housing attributes which do not exist in the current market (Hensher et al, 1998). Finally, they argued that most importantly that revealed preference cannot be measured when there is no historical data.

The employment of stated preferences method essentially involves 'questioning people about how and where they will prefer to live, and particularly the measurement of people's reactions to hypothetical house typologies. (Auckland council, 2015). The stated preference and choice models are grounded on the principle that observed choice reflect the combined influences of market conditions, preferences and availability (Timmermans et al, 1994). One major criticism against stated preference approach to measuring housing preference and choice is that people tend to alter their preferences to fit within the possibilities of their realistic choice set (van Ham, 2012). According to Jansen et al, (2011), one of the most important criticizing against stated preference models is its disregard for practical restraints to choice. It measures more or less wish; and the real test of preference is when you are able to practicalize it by meeting all conditions to choose your preference.

Identifying Housing Preference and Choice

Housing choice selection is more than choosing physical location. According to Kain and Quigley (1990), consumers are selecting a set of the housing attributes. These housing attributes generally include housing status attributes such as location and neighbourhood characteristics; and dwelling quality attributes such as quality of housing, number of rooms, size of living rooms, kitchen, number of bathrooms, garage, size of living rooms, available services, etc This is in tandem with the view expressed by Soon and Tan (2019) that these attributes include dwelling features such as floor plan, interior design, technical system, size of house as well as location features.

However, when choosing between houses in the same estate/neighbourhood, the locational and neighbourhood attributes become a constant; and the choice is largely dependent on dwelling/house quality attributes. This dwelling/house quality attributes are thus summed up in the different house typologies that are offered and from which the consumers will to choose. The various literature reviewed have revealed the raging debate on both the conceptual issues and measurement approaches in housing preference and choice studies. Equally revealed are the varying attributes both dwelling and locational, that affect housing preference and choice. More importantly, it was evident from the literature review that studies in this area are more of the developed world, with little contributions from the developing world.

The few studies from the developing world focused more on factors affecting the choice of residential housing location, such as Opaluwa (2015), Adesoji and Omoniyi (2012). Only Adewale (2016) dealt with "Housing Preference of Residents in Ile – Ife Nigeria. It is therefore,

evident that this area of study is just gradually gaining attention. The paucity of housing preference and choice study in Nigeria despite the adoption of pro-market housing delivery has therefore created a huge gap for researcher to fill so as to come up with research informed options for policy monitoring, review and refinement. This study will therefore be valuable in this regard by filling that gap and thus provide evidence of housing preference and choice from the beneficiaries of organized private sector housing in Nigeria.

RESEARCH SETTING AND METHODOLOGY

Research Setting

This study was based on the survey conducted with the beneficiaries of Organized Private Sector Housing Estates (OPSHE) developed in all the six geo-political zones of Nigeria. The development of private housing estates was the outcome of public sector facilitated private sector housing delivery that was ushered in by the 2002 National Housing Policy in Nigeria. This policy led to the emergence of organized private sector Real Estate Developers Association (REDAN) whose members developed housing estates in all parts of the country. For the purpose of this study, two states were selected from each of the six-geo-political zones of the country. These are North – West, Kaduna and Katsina; North – Central; Federal Capital Territory and Nassarawa; North East: Bauchi; and Gombe; South – West: Lagos and Ogun; South – South; Edo and Rivers; and South – East: Enugu and Abia.

Research Methodology

In each of the selected states, estates were sampled with multi-stage sampling technique used to choose households for interview. We adopted a cross – sectional survey design. Structured questionnaires were administered on 10% (1,950) of the heads of households randomly selected from occupied houses in each of the selected estates. The questionnaire administered sought information on households' social, economic and demographic attributes such as household size, income, and status in the house. The questionnaire specifically tried to elicit information on dwelling quality attributes such as number of rooms, number and size of living rooms, number of bathrooms, size of kitchen, quality of finishing, among others. Thereafter, each head of household was to select the types of the house they occupied among the typologies available in their estates. The information collected was collated and analyzed, particularly to establish the housing choice of the beneficiaries.

DATA ANALYSIS AND RESULT

The data collected was firstly analyzed to establish the various types of house that are available in the estates as a measure of choice that is available to the beneficiaries. It was revealed that 1-,2-,3- bedroom flats; 2-, 3- bedroom bungalows; 3- and 4- bedroom semidetached houses and 4- and 5- bedroom detached houses are available within the estates from which each beneficiary household can choose.

Further analysis revealed that the most popular choice of beneficiaries was 2-bedroom Flat; which accounted for 26.5% 3- bedroom flat was the choice of 26.4% of beneficiaries; while 17.7% choose 3- bedroom bungalow. 13% of the beneficiaries settled for 2- bedroom bungalow; while only 5.5% made 1-bedroom bungalow their choice. 3-bedroom semi-detached and 4-bedroom semi-detached were chosen by 4% and 3% of beneficiaries respectively. Those that choose 4-bedroom detached and 5-bedroom detached houses were 2.3% and 1.5% respectively.

On the whole, it was revealed that the choice of about 87% of all the beneficiaries is between 1-bedroom, 2-bedroom and 3-bedroom flats and 2-bedroom and 3-bedroom bungalows. Thus the evidence from this analysis confirmed that 2- bedroom flat and 3- bedroom flat remain the most popular among the beneficiaries, the choice that jointly accounted for about 53% among the beneficiaries. Thus only about 11% of all beneficiaries make semi-detached and detached houses their choice. Figure 2 is the graphic illustration of the details of housing choices of beneficiaries.

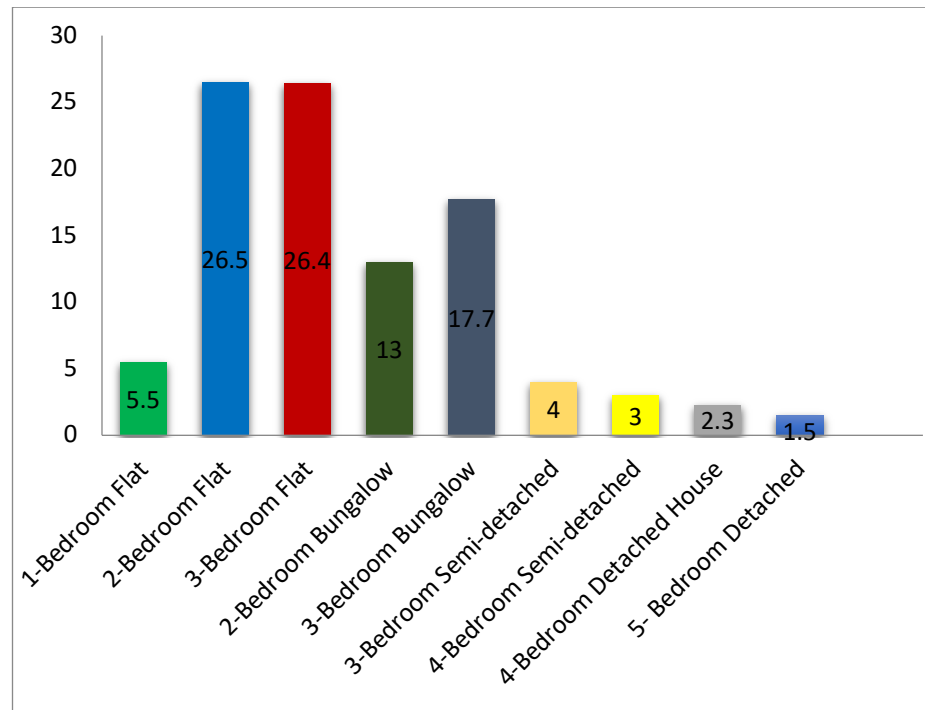


Figure 2: Housing Choice of Beneficiaries

FINDINGS, POLICY IMPLICATIONS AND CONCLUSION

Findings and Policy Implication

The findings from this research revealed that 1-bedroom flat, 2-bedroom flat and 3-bedroom flat as well as 2-bedroom bungalow and 3-bedroom bungalow are the most popular choice of beneficiaries. Together, these five types accounted for about 89% of beneficiaries choice; leaving only about 11% for the four other types of houses that are available. This shows that semi-detached and detached houses are unpopular among the beneficiaries as these are usually the choice of upper class of the society. Also, the prices of semi-detached and detached houses are outside, the maximum target of Fifteen Million Naira (N15,000,000.00). The relatively low preference for 1-bedroom flat (5.5%) among beneficiaries is instructive for policy formulation, as this type of house is usually considered mostly by singles and young couples. The emergence of flats and bungalows as the most preferred (89.1%) among beneficiaries reinforced the popularity of flats and bungalows among low and medium income groups in Nigeria. This finding corroborates the finding by Ojo (2004) that loan application was 85% in favour of bungalow and block of flats among borrowers in Southwestern Nigeria. The policy implication of the preponderance of flats and bungalows in the housing choice of beneficiaries is that these are the popular, acceptable and affordable choices and therefore can be mass produced to address the increasing housing deficit in Nigeria. Furthermore, since about 89% of

beneficiaries made flats and bungalows their choice, these types of houses should be given priority in the housing to be funded from the National Housing Trust Fund (NHTF), so as to reach the majority of Nigerians.

Conclusion

Housing choice is a concept which has been used, studied and perceived in various ways both Nationally and Internationally (Auckland Council, 2015). According to Molin et al (1996) choices are assumed to reflect preferences; and it is only in the act of actual choices that individuals can reveal their preferences. As a commodity that is largely produced by the private sector, housing is developed to appeal to different consumers' taste and preferences. There is therefore the need to determine whether there is a correspondence between the types of housing being supplied to the market and the types of housing that people want. Many International studies over the years, have attempted to identify housing attributes that are highly valued by consumers so as to establish the consumers' needs for the real housing market (Fierro et al, 2009).

However, one of the major concerns in this field of study has been the subjective nature of 'preference as a concept with the attendant problem of lack of consensus. This has led to researchers from a variety of fields approaching housing preference and choice from varying theoretical perspectives and methods. This eventually led to distinctions in literature to stated and revealed preferences. This study is within the realm of revealed preference; based on historical evidence of actual choices made by beneficiaries of organized private sector housing in Nigeria. The findings from this study revealed the actual choices of beneficiaries which showed that 58.4% choose flats, 30.7% choose bungalows and 10.8% choose semi-detached and detached houses. This evidence is very critical and instructive for future housing programmes and projects. This may guide the government on what types of housing to be supported and even promoted through public policy, such as tax policy, land use planning, as well as direct and indirect subsidies (Shlay, 1998). This is the value of this study and justification for more of such studies in the country if we are to eliminate the current paradox of homelessness and vacancies in many of the organized private sector housing estates in particular and Nigeria housing market in general.

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